

LAW OF SUCCESS

FOR BOTH THE WORLDS

Q. S. KHAN

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Law of Success for both the Worlds

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Law of Success for Both the Worlds

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This book contains verses from holy Vedas, the
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Preface

The lord of the universe says: “While constantly struggling for more and more wealth, finally you arrived in your grave. Now you will know the fact.” *(Holy Quran : 102)*

It is a fact that when we realise or know facts about spiritual or economic matters, it is too late.

It is a tragedy that every individual of the world from the age of 5 to 65, constantly struggles for a bright future, but even while leaving the world most of them remain unsatisfied and unsuccessful. Majority of human beings fail in achieving their goal, and only few succeed. But the other tragedy is that those few who succeed never disclose the secret of their success.

A few people sensed the pain of this human suffering and wrote great books, which helped millions of people to find and achieve their goal in life. I have also benefited from them.

I am not authority on this subject, but while walking the path of success, I discovered a few more secrets, which I feel I must disclose to you.

This book is a humble effort on the same lines.

If you benefit from this book, remember me also when you are seeking blessings from God.

English is not my mother tongue. I have learned the Queen's language from books of engineering. Hence you may find my language dry, somewhat technical and having some grammatical mistakes. I request you to excuse me for the same.

Please don't mind my language and try to concentrate on the subject and points which I want to emphasise. If you do so, I am sure you will greatly benefit from this book.

I thank my wife Aquila Khan and friends Mr. Akbar Malik, and Mr. Syed Athar for their help and valuable contribution in completion of this book.

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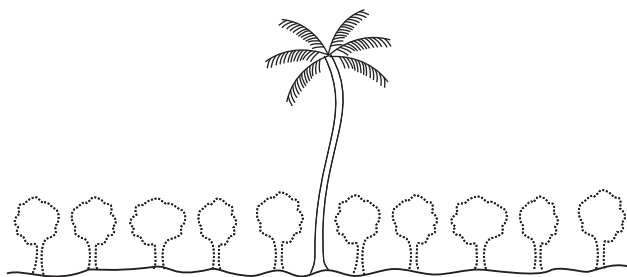
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Glossary of Terms

(RA)	= Razi Allah Anhoo
(PBUH)	= Peace Be Upon Him
(AS)	= Aleh-salam
(SAW)	= Sallahu Aleh-wasallam

The righteous shall flourish like palm tree



(Holy Bible PS 92:12)

Chapter 1

Prosperity through Luck

(Misleading examples)

Case I

After completing the XII Std. Mr. Sunil Yadav came to Bombay from U.P. at the age of 20. He joined his in-laws in trading non-ferrous scrap. Somehow he learnt the art of melting pure non-ferrous scrap metal and moulding it into ingots and selling it to engineering industry as new material. He setup a foundry and within a span of 10 years he earned more than twenty million rupees.

Case II

Mr. R.D. Singh, an intelligent and a dynamic man got a job as a custom officer after clearing various exams, interviews and through influence of politicians and after paying bribes. In his period of service he used to get lots of money and goods while checking and clearing at the Airport. Within a very short time, he had bungalow, car, a heavy bank balance and all the amenities of luxury.

Case III

Mr. Fernandez purchased a new shop at a new township near Bombay. He not only sold bicycles of a reputed brand, but also had a small workshop, in

which he used to manipulate with new bicycles. He used to assemble bicycles at his own workshop with few original components with prominently visible trademark and all other inferior duplicate components and sell these duplicate cycles at rock-bottom prices, pretending that he was not earning profit in that transaction. People used to see the price list, see the brand name of the cycle, believe in the commitment of Mr. Fernandez and purchase his cycles without any hesitation.

Within a period of ten years he accumulated property worth 70 million rupees.

Case IV

Mr. Khanna had a workshop. He was an honest man and well known among other businessmen. Brokers used to come to him and persuade him to buy imported smuggled precision tools from them at a throwaway price (in the period 1970-80), which in turn Mr. Khanna used to sell to specific industries at a very high profit. Mr. Khanna also used to manufacture special purpose machines and sell at a very high price. With negligible effort and easy lifestyle he accumulated a huge fortune.

Case V

Mr. Kirit Shah came to Bombay at the age of 19 with little education. He started purchasing Stainless Steel scrap. He got an idea of supplying small S.S. sheets according to exact size of customer's requirement, which he used to segregate and cut from stainless steel scrap sheets. In this supply method he used to get a price even higher than larger size new stainless steel sheets. He also

started importing leather items, trading them and manufacturing similar articles. At the age of 65 he was having property worth more than 2 billion rupees. He was honest and a gentleman throughout his life. He remained very comfortable and spent a luxurious life.

Such examples of easy success have misled thousands of people. Such examples discourage them from doing hard work and find short cuts to become rich through cheating, deception and illegal activities, if they don't get success and prosperity in same easy way.

Such types of success stories are not common. They are unusual and exceptional. We will study sorrowful endings of some of these cases in the next chapter and in the chapter of **“Importance of noble deed”**.

Chapter 2

After the Success The Sorrowful Endings

Case I

Custom officer Mr. R. D. Singh (case no 2 of chapter 1) developed heart problem. With the first minor attack he got admitted to a hospital. Doctors looted and cheated him by performing bypass surgery on him. They made a total bill of Rupees Three hundred thousand for the accommodation in a five star hospital, the medicine and then operation. Because of doctor's negligence at the time of the bypass surgery his kidneys remained without blood supply for a long time and developed infection and failed to work.

R. D. Singh suffered a lot while undergoing regular dialysis. Finally he went abroad for treatment, got hospitalized for two months, he spent more than Rs.15 hundred thousand and finally died. He left behind a family with very high standard of living, grown-up undergraduate children and no source of income. The prosperity earned through bribes had a sorrowful ending.

Case II

Mr. Kirit Shah (case 5 of chapter 1), the prosperous honest gentleman took up retirement from active business at the age of 65. His son Chirag, a gentleman born and brought up with a silver spoon in his mouth, took over the control of his business. He was also a shrewd businessman and was

doing well. One of their relatives, Mr. Hiren used to purchase leather from Chirag on immediate payment basis. He developed deep friendship with Chirag and persuaded him to allow credit for many weeks. He used to purchase a lot of material and made payment exactly on time.

Once Mr. Hiren got a large export order of leather jackets. He purchased material worth twenty million rupees from Mr. Chirag, made the product and exported it. But unfortunately his consignment got rejected at the destination because of some technical problem.

European countries have banned many types of pigments for dyeing and colouring leathers. The custom authority found that Mr. Hiren had used one of those banned pigment for dyeing the leather jackets and rejected his complete consignment. Mr. Hiren not only made losses in the rejected order, but he also spent money to dispose off three container-loads of leather jackets. Mr. Hiren declared bankruptcy and could not make his payment to his suppliers. Ultimately Mr. Chirag also became bankrupt. Mr. Chirag had to sell his office to pay his suppliers. He also lost his reputation and his business.

In both the above examples a corrupt and a gentleman, both lost their fortunes. In spite of all the precautions and their efforts they could not avert the disaster. One can earn prosperity by hard work, but sustaining it is too difficult.

In this book you will find some of the secrets of earning as well as sustaining the success and prosperity for a very long time.

Chapter 3

Laws of Success

The Laws of success could be broadly divided into three categories:

- 1] Laws related to a positive state of mind
- 2] Laws related to administration and business skills
- 3] Laws related to noble deeds

Part I

Laws Related to Positive State of Mind

Chapter 4

Importance of Mind over Body

- The Palestinian leader, Mr. Yasin had fallen from a hill in his teens. Due to the injury behind his head, his whole body became paralysed. Throughout his life he was confined to a wheel chair. But even from that wheel chair, in a crippled condition he fought the mighty Israel government for more than fifty years. He founded the most courageous freedom-fighting organisation, the “Hamas”.

The Israel government jailed him many times, but could not fight nor control the mind and will power of Mr. Yasin. At the end when they realized their helplessness and could not compete with the mighty determination of Mr. Yasin, they assassinated him. For such a physically disabled person, they used helicopter and fired missiles at his car.

- The astrophysicist, Mr. Stephen Hawkins of England is also confined to a wheel chair. He is so disabled that he cannot even keep his head straight, on his shoulder. But even after so many limitations he wrote his name on the list of the rich and famous people of the world. He is the most successful and the richest scientist and writer of the present times.

- It was the British government which had complete control over the military and government machineries of

India before 1947. But it was Mahatma Gandhi who controlled the mind and soul of over 3 billion Indians.

The mighty British Empire could not fight the determination and will power of this great non-violent Mahatma and finally retreated from India.

- The examples which we described above are of particularly physically weak personalities, to convince you that it is mind and thought which are most important in struggle of achieving success, than the physical body.

In the coming chapters we will explain how mind and thought govern the success and prosperity of people.

Chapter 5

Intellectual Factors Affecting Prosperity

On intellectual level, three factors affect the success and prosperity of a person.

1. Physical health of the mind
2. Favourable state of the subconscious mind
3. Favours from Mother Nature and God

Chapter 6

Physical Health of Mind

We will study mind philosophically and not medically.

Conscious mind

- Five senses i.e. Nose (Smell), Eye (Vision), Ear (Sound), Tongue (Taste), Skin (sensation), collect facts from the surrounding and pass them to the conscious mind.
- The conscious mind gets the information, stores it, analyses and then takes logical decisions. We carry out all our day to day activities work with the help of the conscious mind.
- Only a healthy shoulder can carry a healthy mind and only a healthy mind can have positive emotions and thoughts necessary for achieving success. Hence, a physically fit body, a healthy mind with positive emotions and thoughts are the first requirements of success.

Chapter 7

Subconscious Mind

- You must be having your E-mail address and website. You type messages on your computer and send them to your friends. Or surf on the internet and download data from others' websites. But do you exactly know where your website is located and where your E-mail messages remain stored before you download them on your P.C.? You will say, 'the server'. But where is your server located? In your city? In the capital of your country? In America? Or in a satellite? 99% of the people cannot answer this question. They know that the server is somewhere, but don't know exactly where it is located.
- After having a great feast you get a swollen tummy, but even after memorizing more than thousands of pages by priest community, no one had a swollen head. Where do the contents of book get stored in brain in form of memory? And in what form? No one can answer this question as well. But everyone knows that it is somewhere and in some form in the brain.
- The subconscious mind is somewhat similar to human memory and its functioning is somewhat similar to computer and internet system.
- The subconscious mind consists of a field of consciousness, in which every impulse of thought, experience and data, which we collect from our surrounding

with the help of our five senses, is classified and recorded. From where we can willingly recall and withdraw data, similar to the letter which could be taken from a filing cabinet.

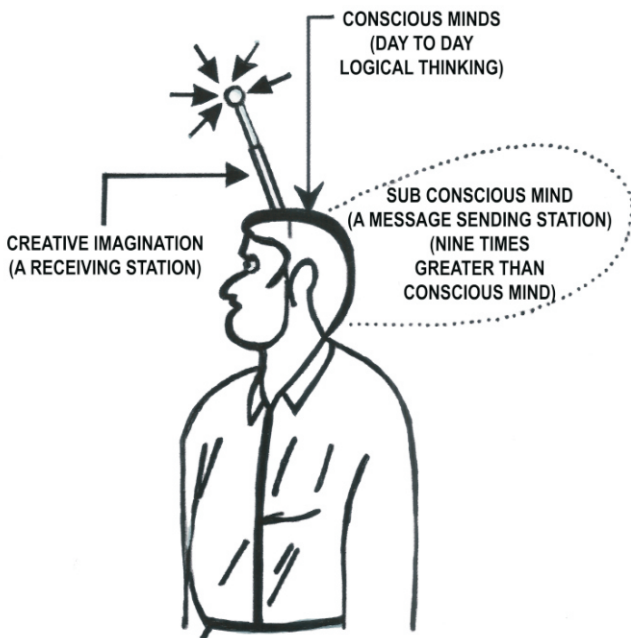
- The subconscious mind is not only a field of memory or consciousness, but it also functions like a super computer with internet connection.
- When a task is given to the subconscious mind, it processes it like a computer, with whatever data is available in memory of that person.
- Like the internet connection and search engine it also gets in touch with Mother Nature (Which is an automatic governing system of God). The subconscious mind communicates with Mother Nature about the project on which it is working and seeks information, plans, ideas and helps for the completion of the task.
- The language which the subconscious mind understands and uses to communicate is emotion.
- It does not respond to cold-reasoning, logics and wishes, etc.
- The processing and storing capacity of the subconscious mind is about nine times higher than the conscious mind.

Chapter 8

Receiving Station of Mind

- Mind of a man is like a radio station. It communicates with God, Mother Nature and the minds of other people.
- The broadcasting device of mind is the subconscious.
- The receiving station of the mind is known as creative imagination.
- The receiving station of the mind is also a field of consciousness sensitive to the vibrations of thoughts. It receives messages broadcasted by Mother Nature. It also receives vibration of dominating thoughts from other people's minds.
- When we meet a person with positive thought, enthusiasm, money consciousness and noble deeds, our mind also receives corresponding vibration from him or her and we also feel positive, enthusiastic, money conscious and pious. Similarly when we meet a person with a negative mentality or a criminal nature we absorb the same type of vibration from him or her and we feel the same emotions.

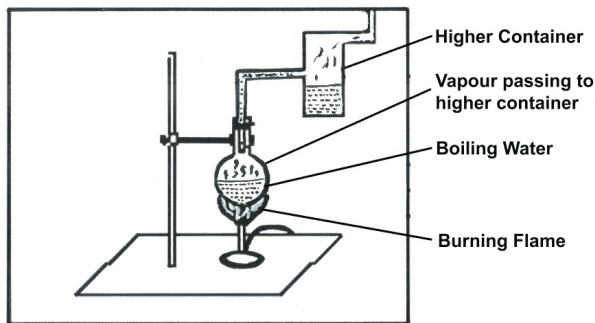
- If I draw a schematic and imaginary diagram of mind for explanation, it will look as follows:



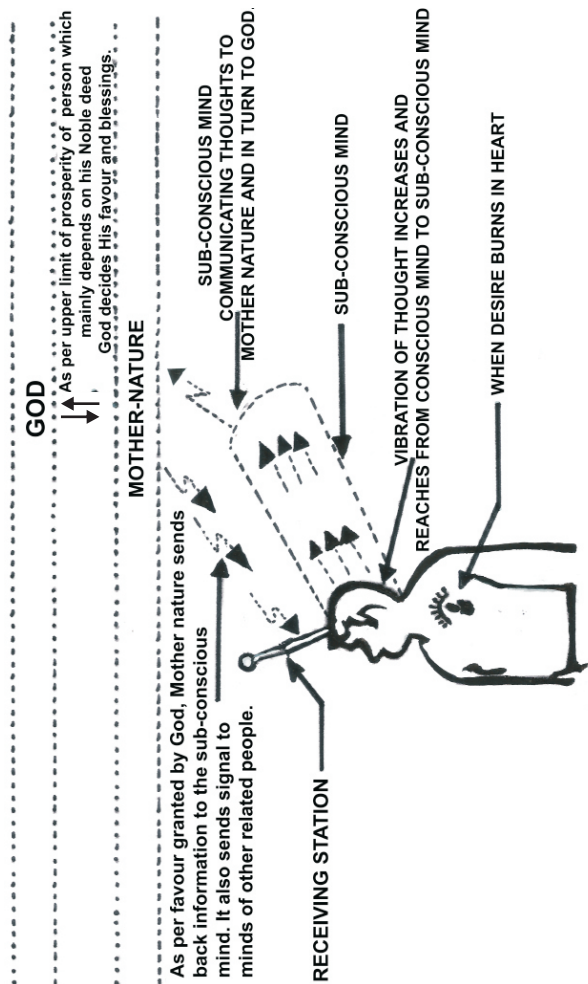
Chapter 9

Software of the Subconscious Mind

Imagine a container of glass with water. When water is heated, it boils and the vapour passes from the container to another apparatus. But in a cold condition vapour can neither be generated at atmospheric pressure, nor does it rise to the higher apparatus.



- Similarly whatever thought a person carries in his mind, when it is mixed with emotion and a burning desire, the vibration of that thought increases and it rises to the subconscious minds level. The subconscious mind then picks up the thoughts, processes it and communicates with Mother Nature and God. As it is emotion because of which vibration of thought increases and the thought reaches to the subconscious mind hence, emotion is the programming language of the mind, which subconscious mind understands and operates.



Mechanism of communication of thought to Mother Nature and God

Chapter 10

Type of Emotions

- There are various types of emotions which can be grouped into two broad categories; that is positive emotions and negative emotions. Subconscious mind works equally well with both types of emotions. Some of them are as follows:

Positive Emotions

- a) Emotions of burning desires
- b) Emotions of hope/faith
- c) Emotions related to romance, love and sex
- d) Emotions related to enthusiasm and courage

Negative Emotions

- A) Emotion of hopelessness
- b) Emotions of the fear of poverty, criticism, sickness and death
- c) Emotions of the fear of the loss of loved ones
- d) Emotions of revenge
- e) Emotions of jealousy
- f) Emotions of anger, hatred and greed etc.
- g) Beliefs of superstition, astrology, numerology, palmistry and fortune telling etc. (A negative forecast become firm belief in mind)

- The presence of even one negative emotion suppresses the remaining positive emotions and gets transmitted to the subconscious mind. Subconscious mind picks up the dominating negative emotion in the mind and tends to convert it into reality.
- It is said in all religions that if you pray to God to have something, then pray with full faith that God will definitely fulfil your desire and don't have any doubt, because prayer with disbelief is not answered.

This is because faith is a positive emotion, when thoughts are mixed with faith; it rises to the level of the subconscious mind, from there it passes on to Mother Nature and God and brings back positive results. Mother Nature, which is an automatic system of God, manipulates the event in life of the seeker and everyone around him to fulfil the desired prayer.

On the contrary when prayers are mixed with doubts and fear of rejection the subconscious mind picks up negative thoughts and passes them on to Mother Nature and God and receive back same type of reaction and the results, that doubt and fear of seeker is fulfilled.

- Divine books describe the above mentioned principle in simple words in the following way:
- Holy Bible says: *“What things so ever you desire, when you pray, believe that you receive them, and you shall have them.”*
(Mark 11:24)

- Holy Quran says: *“When you firmly decide something, then have faith in God, and God likes those who have faith in Him.* (Holy Quran 3:159)

Here faith in God means firm belief that God will help you in your struggle and you will be successful.

- The last messenger (pbuh) said, *“God says, I treat people according to their expectation towards me.* (Hadees)

- He (pbuh) also said, *“Whatever you seek from God, seek with confidence.”* (Hadees-Bukhari-6995)

Hence always have a positive attitude and emotions, and always expect best from life and God.

Chapter 11

The Most Important Positive Emotion Faith

- Rome and Persia were the ancient superpowers. The empire of Persia stretched to Saudi Arabia on the west. The Persians used to worship fire and were trying to suppress the worship of one God. When the second Caliph of Islam, Hazrat Umar (RA) realised that those Arabs, who are ruled by Persians are being suppressed and prohibited from worshipping one God, he decided to free them from Persians. So in 640 A.D. he appointed Hazrat Saad-bin-Abiwaqas (RA) as chief of army, gave him about thirty thousand soldiers and asked him to free people from Persian cruelty and suppression.

Hazrat Saad-bin-Abiwaqas (RA) defeated Persians on every front upto Iraq. But in the end he came across such a problem which was beyond his control. The retreating Persians destroyed all the bridges over the Euphrates River and sank all the boats. Without a bridge or boats it was impossible for Hazrat Saad-bin-Abiwaqas (RA) to cross the river and expel the Persians from the remaining part of Iraq.

Hazrat Saad-bin-Abiwaqas (RA) was no doubt a great warrior, but he was also like a saint; an extremely pious man. He collected his warriors and gave an inspiring speech. The summary of his speech was that, "We staked our lives to spread the message of God. God will not allow us to perish. He would help us and save us from every

adversary. This river Euphrates neither can stop us nor can harm us. Hence don't be afraid of it. Jump in it to reach the other shore.”

Hazrat Saad-bin-Abiwaqas (RA) and his thirty thousand strong army jumped in the Euphrates along with their horses and crossed the river on horsebacks, without getting drowned. When the Iranian army saw the Arabian military crossing the river on horsebacks, they screamed, “Dev-Amad”, “Dev-Amad”; that means “The devils are coming, “The devils are coming,” and except their commander Harzad and a few soldiers, all of them fled.

Not only Persians, but it was first time that history also witnessed such an impossible event of river crossing by military of thirty thousand, on horsebacks. It was a miracle.

- What caused this miracle to happen? It was faith, a firm faith in God. Only faith makes miracles to happen. Not only in Islam, but religious personalities of all religions performed many miracles. And it was because of firm faith, faith and faith and nothing else, because of which miracles occurred.

Jesus Christ was able to perform many miracles, he could heal the lepers, he could heal blindness, with permission from God he could even make a dead man alive. The following verses of Bible indicate the importance of faith in his miracles:

“And when he came into the house, the blind men came to him and Jesus saith unto them. Believe ye that I am able to do this? They said unto him, yea, Lord. Then touches he their

eyes, saying, according to your faith be it unto you. And their eyes were opened. And Jesus straightly charged them, saying, see that no man know it.”
(Matthew 9:28-30)

By saying, “According to your faith be it unto you,” he meant that miracles will happen only with those who have faith. Or it was faith by which miracles happen. This verse indicates the importance of faith.

What is faith?

Faith is basically a firm belief, a complete confidence or trust.

- Faith is one of the most important positive emotion, without which all other positive emotions are incomplete. Faith is basically an optimistic emotion. Faith in yourself means, you are sure about your ability to achieve success. Faith in God means you believe that God exists and God will help you and bless you with success. Absence of faith means doubt. You doubt about your ability and doubt about existence of God, His blessing, His help. Then instead of success your doubt will get realized, that is failure.

- A gentleman can become a criminal if he remains in constant touch with criminals. This is because the thought that, “Crime is a part of life,” is constantly repeated in his mind. The thought which is constantly repeated, is finally accepted by the subconscious mind. And the dominating thought in the subconscious mind controls the whole thinking process. Hence people who do not refrain from crime, start committing it.

This repetition of thought to influence the subconscious mind is called “Auto Suggestion”.

In case of the absence of the emotions of faith, Auto Suggestion is the only method by which faith could be developed.

- According to Mr. Napoleon Hill:

Faith is the “eternal elixir” which gives life, power and action to the impulse of thought.

Faith is the starting point of all accumulation of riches.

Faith is the basis of all “miracles” and all mysteries which cannot be analyzed by the rules of science.

Faith is the only known antidote of failure.

Faith is the element, which when mixed with prayer gives direct communication with God.

- Faith is the catalyst which energises ordinary thought impulse into high vibration thought impulse, which could be passed on to Mother Nature via the subconscious mind.

- Religious books contain divine revelations in simple words, so that even a common man can understand them.

The last messenger (pbuh) said:

God says, *“I treat people according to their expectation towards Me.”*

(Hadees)

That means, if anyone thinks that God will have mercy on him and make him successful in all walks of life. Then in fact, God will help him to get success in all walks of life.

And when a person thinks that God has made him unlucky he would not succeed in life and will fail. The same things will happen to him according to his imagination and he fails.

- Whichever way you think, religiously or scientifically, the fact remains the same, that the dominating thought of mind has a profound effect on the success of a person.

Hence to succeed in business and every field of life we must have positive attitude and firm faith and belief that we will surely succeed, and we should have firm faith in ourselves and a firm faith in God.

Chapter 12

Mother Nature

Difference between Mother Nature and God

- God has created this universe and maintains it alone. He does not require anyone's help in maintaining it.
- God has made upto the state of perfection every form of matter, every form of energy and the complete system of this Universe and it is without any defect. Not only has He made this universe and every creature in it perfect, but has also made some perfect automatic systems which according to order, command and wish of God, constantly manage, maintain and keep this universe and everything in it in perfect working condition.
- The governing system maintains it so perfectly that one can accurately calculate the position of stars in the sky before or after thousands of years from today.
- This automatic system may be a large number of angels doing the job according to the law and constitution made by God. Or some form of energy and some software, designed by God to govern this universe. Only God knows the truth. We only observe, think and conclude according to our experience.

The automatic governing system, which according to my assumption, God has designed, I call it "Mother Nature". Some of my observations which indicate that there exists some governing and maintaining system is as follows:

1. Birds migrate to thousands of miles every year. They don't get distracted to a wrong region to die. By some mysterious governing system or ability, they always start migration at the right time, reach to the right place and return at the right time. Who guides them?

2. Large size tortoises weighing more than 500kg each come to the seashore of Saudi Arabia, lay eggs and return to the sea; and swim as far as Latin America. The eggs hatch perfectly after a fixed period of incubation. Little tortoises come out of the eggs and immediately all of them start crawling towards the sea for safety. Few are picked-up by eagles and hawks, but many survive.

Who converts the yellow and white matter of the eggs into tortoises? Who implant the fact in mind of the little tortoises that their safety and their world are in the sea and not on land on which they were born just moment ago? Who tells them after reaching maturity, that they have to return to that same place of their birth, in Saudi Arabia, thousands of miles away to lay eggs?

3. If a few months old child feels irritation in his eyes he does not put his finger and nail in his eyes and get injured. But by back of his palm and finger joints he

rubs his eyes, which is the safest way. Who controls and programs the brain of a child for that safety measure?

4. We cannot carry a hundred litres of water for few yards. Thousands and thousands of tons of water is carried to sky, transported to far off places thousands of miles away from the sea from where it originated and separated from salty water and sprinkled in the form of small rain drops. Who does this?

There is a scientific reason for the formation of cloud and transportation and formation of water drops. But understanding scientific reason does not mean that there is no one to control it. There is some mysterious system which controls it, but scientifically.

For example, if instead of a small drop of water, a large amount of water starts pouring from sky. Or instead of water, large pieces of ice start dropping from sky, then these phenomena also could be understood and explained by scientific reasons, but that explanation will not save human life from drowning and death. Who prevents the unwanted and dangerous phenomena?

5. Once upon a time, whales and dolphins lived on the land, but they preferred to stay in water. So the body parts which they were not using, like legs etc. start diminishing and parts which they were using regularly started developing. Such as the lung, or front leg for swimming etc. Whales breathe through nostrils and they can hold the breath for a long time. But as on today they are like a perfect fish.

Who converted them for sea life? It is Mother Nature. Mother Nature has a principle that whatever body parts a living creature uses regularly for surviving, it develops and makes it perfect. And whichever part is not regularly used is slowly diminished.

This is the theory of evolution and it defines materialistic development and extinction. Mother Nature also has a similar principle on spiritual and intellectual level. Whatever, burning desire, dominating thought and fear etc. a person holds in his mind, Mother Nature does the needful to develop and materialize it.

6. On long distance flights, pilots put the plane in “auto pilot” and relax. The system of auto pilot keeps the plane on its right path, maintains height and other parameters of the aircraft. But in case of emergency or for landing, the pilot takes back his charge and switches off the “Auto pilot”. The system of Auto pilot is Mother Nature and God is the pilot. Mother Nature governs the whole operation of universe. God governs Mother Nature and takes all those decisions, which Mother Nature cannot tackle.

7. Let us understand Mother Nature from another example of automatic generation of telephone bills by the computer.

What is a computer?

Manufactures of computers use three types of materials to manufacture computers, namely non-conductors such as glasses, plastic, fibre etc. semi-conductors such as silicon etc. and conductors such as copper, silver and tin etc.

They connect conductor wire (copper, tin, etc) to semi-conductor (silicon) and assemble them to a non-conductor and make a complete and complicated circuit, which behaves in one way when the current passes through in one direction and behaves another way when the current passes in the reverse direction.

The effect generated while current passes in one direction is considered as one (1) and effect generated when the current passes in the reverse direction is considered as zero (0).

In short the electronic circuit recognizes only two numbers: that is one and zero. This is called the binary system, while we recognize ten digits: from 0 to 9. The circuit is constructed in such a complicated and perfect way that it works like a brain. And with knowledge of only two digits, that is 0 and 1, it performs vast calculations in a fraction of a second.

Provisions are made to feed the data by means of key board, provisions are made to visualise the data by monitor and take out the result by means of a printer. To control the overall functioning, softwares are loaded to Central Processing Unit (CPU).

When such a system is connected to a telephone exchange with related software, it records the outgoing and

incoming calls, controls the maximum usage limit, cuts off the system after validity date and generates the bill.

If we analyse again the complete system, it consists of only non-conductors, semi-conductors, conductors, software and electric energy. When current flows through the system, even though there is no soul in it, no intelligence in it, then also it works perfectly. It will not do anything other than what the software has described or ordered.

Mother Nature is similarly a perfect automatic system which God has designed to control the functioning of this universe. It works perfectly according to the command of God and does not do anything which it is not told to do.

Mother Nature may be an army of angels, or a system without souls similar to a computer, purely made from energy (without body).

8. We have full control on our body, but if we think deeply, we realize that though the body is ours, it is maintained by someone else. There is some kind of energy and a type of software according to which our body functions and is maintained.

For example, a current automatically develops in a corner of our heart and travels to the other end, which causes the heart to contract and relax. This is how the heart beats. Who develops this current?

If we go to the toilet, the stool will never come out automatically unless we have severe loose motions or dysentery. Ask those who have constipation how much pressure they apply without having any result. It is an automatic movement of intestines, like the motion of an earthworm, which forces stool out of the body. Who does it? Similarly there are so many things, like digestion, sleeping, sexual act, breathing, defence mechanism against disease, etc., that are all automatic and someone else does it for us.

Can you define exactly who does this for us?

The soul?

No.

Someone asked the Prophet Mohammed (pbuh) what is soul? Then God revealed the verse, which means that soul is order or command of God (Holy Quran 17:85). From this knowledge and other figures and facts studied from some other books, I feel that the soul is somewhat a mysterious form of energy with in-built software. But it does not control the functioning of body. Functioning of body is controlled by some other form of energy and software, because in case of cardiac arrest the heart stops beating. The soul cannot stop the beating of heart and if it does so, it is like committing suicide. Suicide is prohibited and is a sin. Soul won't do it. In fact the soul does not want to leave the body till the last moment. Then who does it? God won't do it, because God has many important works other than stopping someone's heart or intestinal movement.

Brain and subconscious mind also will not do it, because the heartbeat of an infant starts in the womb of the mother when brain and subconscious mind of the infant is yet to be developed. So the subconscious mind also does not control it.

Like the mysterious automatic governing system of a human body there is an automatic governing system in this universe also, which I call Mother Nature.

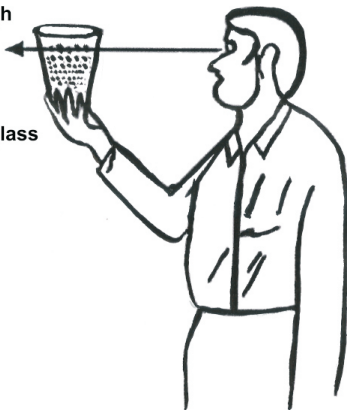
9. When God wants to do something, he says “Be” and that thing comes into existence according to the commandment and wish of God (Holy Quran 36:82). In this way God has created this universe and everything in it. But according to my assessment, to maintain this universe God always does not say “be”, but He might have created some mysterious automatic system, which carries out His wishes and commands to maintain it. I call that system Mother Nature. This automatic system is also sensed by the common people and they call it “Khuda Ki Qudrat”.

Chapter 13

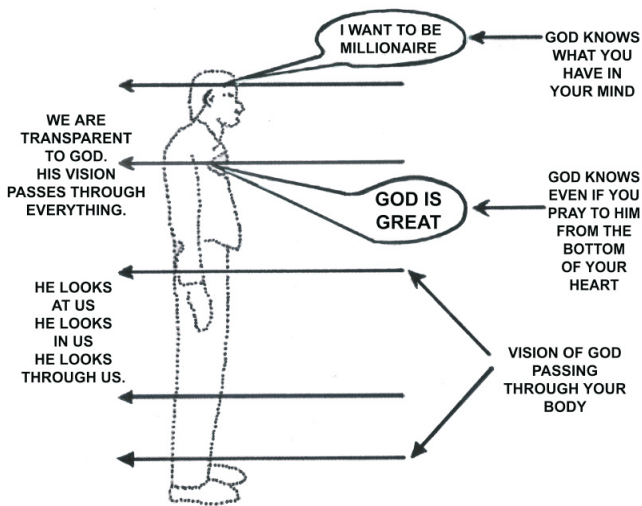
Introduction to God

- Consider that there is a glass in your hand. The Glass is transparent and the water in it is transparent. You can look in it, you can look at it and you can look through it. Like glass in between your fingers, so you have full control over it.

Your vision passes through
Transparent Glass and
water in it.
You can see the glass.
You can see in the glass.
You can see through the glass



- Similarly this whole universe is transparent to God. He can look into it, He can look at it and He can also look through it. This whole universe is between the two fingers of God. He can do anything with it according to His wish and He has full control over it.
(God has no shape, for explanation we say, 'finger')



God says:

“All that is in heavens and earth belongs to God. Whether you reveal which is in your mind, or you conceal it, God will call you to account for it. He will forgive whom He wills and punish whom He wills. God has power over everything.”
 (Holy Quran 2:284)

“Your father knoweth what ye have need of.”
 (Holy Bible, Matt. 6:8)

“Before they call I will answer.”
 (Holy Bible, Isa. 65:24)

- We human beings are transparent to God. He hears every beat of our heart; He knows even a slightest thought at the bottom of our hearts. He looks at us, He looks in us, and He looks through us. He is our manufacturer. *He knows more about us than we know about*

ourselves (Holy Quran 67:14). He loves us. He guards us. He feeds us. He has fixed various norms about how to spend life on this planet earth. If a person obeys His commandments, He makes that person's life easy on this planet, where the person is in form of matter. He also makes that person's life easy (after death), when he will be in form of energy.

- A builder builds a building, sells it to customers, makes their society and hands over management of building premises to flat owners.

God has made this universe and allowed many creatures to live in it but He has not handed over its management to them. He still owns it. He controls every bit of its movement and action. He has fixed certain norms about how to spend life on this planet earth. If men obey it, they get an easy life and prosperity. If they ignore it, they get hardship and misery.

Misery, humiliation, hardship, injustice, suppression, etc. are fruits of people's own deeds, which they harvest. God does not harm anyone.

- In His last and latest edition of the divine books (Holy Quran) He says:

“God swears by time, that all human being are at loss, except those who believe in Me, have noble deed, call for right course of action and remain patient.” (Holy Quran 103)

At another place He says:

“God give easy life to those who walk on the right path.”
(Holy Quran 16:97)

God says:

“I Swear by fig, olive, Mt. Sinai (related to Moses,) and the sacred city (Mecca), that we made the human being perfect, then degraded him to the lowest of the low, except those who believe and have noble deed.”

(Holy Quran 95:1-8)

In the second chapter of the holy Quran He says:

“On no one God places a burden greater than he can bear. What good human beings get are their own earnings and what sufferings human beings get are also their own earning.”

(Holy Quran 2:286)

- In the struggle for success and prosperity God can neither be ignored on the personal level nor on community and national level. One has to believe and follow Him in right perspective.

- There were so many great civilizations in the world. In books of history we study their culture, their prosperity and the marvellous monuments they constructed etc. But whatever reason the historians may give for their decline and sudden end, we always wonder why they got terminated suddenly?

No one knows the exact cause of their extinction. The Holy Bible, Tohra and Quran describe many civilizations such as the Aad, Samood of Prophets Hood and Loot etc., which got terminated suddenly because they ignored God and His commandment.

Many ancient civilizations that we study in history may also be among those, which got terminated because of God's wrath.

- If someone ignores God on a personal level, he progresses according to his effort upto certain extent, but in the end he returns to his initial financial status. (We will describe this briefly in the chapter of importance of noble deeds, in the section of Pit of Poverty). On community or national level also, if someone ignores God and His commandments, he will progress upto a certain level for some period of time, but ultimately his prosperity gets ruined and he returns to his same initial status. Russia is the latest example of this phenomenon.
- God cannot be ignored in the process of earning and accumulating riches on a personal or national level. One has to follow Him in right prospective. So if we want to progress, the worship of God should be made a part of our business practice.
- At the end of this book we will study who is God and what different religion say? What are true religions? Who are prophets? Etc.

Chapter 14

Imagination and Thought

- The process of gaining prosperity starts with an impulse of thought.
- Whatever man's mind can conceive and believe, it can achieve.
- Thought are things, but in energy form. They could be converted into reality or matter form with known methods.
- The process of becoming prosperous starts with a burning desire to become rich and successful, followed by determination to achieve it.
- Helps, plans, ideas, eureka's, hunches, solutions of problems etc. are received from Mother Nature and God by the subconscious mind in form of thoughts. Those who struggle to become millionaires should understand, recognize and give importance to them and act on the ideas handed over to them by their subconscious mind.
- Ideas which have the potential to yield millions of rupees always look odd when for the first time they arrive in mind of a would-be millionaire. It is the duty of the struggler not to kill and ignore them, but rather to cultivate,

nurse and analyse them and think of plans to convert them into reality.

Few odd ideas which were converted into realities are as follows:

Ford Cars

Initially automobiles were extremely costly and very few rich people of the society were able to purchase them. Henry Ford dreamed of cheap motor cars, which even a common man can purchase. It was impossible, but not for the ambitious Mr. Ford.

He presented his ideas to dealers, collected advances from them, established a manufacturing unit and manufactured car from ores. That is at that time when iron and sheet metals were not available in large quantities, Mr. Ford used to get iron ore from mines, refine them and made iron, and from that material he made cars. Everything required in the cars was made in his company. It was an impossible task but he converted it to reality.

Mr. Ford imagined an idea which was impossible; with known method he converted it into reality. In return he got immense wealth and the world got an automobile within their purchasing capacity.

FedEx Courier Services

Fedrix was in his final year of education. In this year he was supposed to make a project report on "How to solve society problems". He selected postal service for his project.

In postal service there is no guarantee and commitment for how much time the consignment will take to reach its destination. Because of which industrial establishments suffer a lot. Fedrix studied the postal operational procedure, analysed the reason of delay and made a project report that if all parcels and documents could be collected to a centre and distributed from there, undue delay could be avoided.

Fedrix's Professor laughed at his report and rejected it.

But Fedrix was convinced. He was determined and had a burning desire to start his own company, which can give commitment and assurance of early delivery to customers. This system was also a desperate need of growing industries.

He advertised in newspapers that he would deliver consignments to few selected cities in a particular time period and he gave the guarantee of delivery period. On the first day he received six consignments, which he delivered within committed time period. As he earned confidence of people, he started getting more and more consignments.

The courier company, which Mr. Fedrix had imagined and established, is today known as FedEx. It is the largest organisation among courier companies having a fleet of 680 airplanes and making a turnover of 28 billion dollars.

Fedrix imagined an idea which was unique. With a burning desire and determination he converted it into reality. In return he earned immense amount of wealth and the world got a reliable courier service.

Coca Cola

In a chilling winter night, a chemist took out few chemicals, a large kettle and a formula written on a piece of paper, drove to Asa Candler and sold it at a very high cost to him. Asa Candler paid his life's savings for those chemicals and formula.

For the chemist the formula, the chemicals and the kettle were ordinary things, but not for Asa Candler. He dreamed of a bitter and throat-choking beverage, which will revolutionise the soft drink industry. And indeed it did.

Asa Candler staked his life's savings on an odd idea and dream and converted into reality. In return he got an immense amount of wealth and the world got a favourite drink.

Coca Cola is not only a favourite drink of parties and functions, but it also provides jobs and is a source of earning to millions of people.

McDonald

Mr. McDonald was in hotel business. He was very successful in his field because he analyzed and fulfilled the requirements and expectations of customers.

Customer's expectations are:

- Convenient location
- Fast service

- Low cost
- Good quality

Mr. McDonald fulfilled all these requirements by establishing hotels at prime locations. He kept only limited items, hence keeping them ready became easy. As soon as a customer orders he could be served immediately.

Making few items in bulk brought down the cost. Hence he was able to keep price at minimum possible in his hotel. He also maintained the best quality because he had to concentrate only on few standard items.

Fulfilling the four expectations of customers made him most popular. After initial success he wanted to expand his business.

But how?

Establishing a chain of hotels will not only make his life much busier, but also managing them will become a bigger challenge than making delicious items in his hotel.

He thought of an idea which none had imagined in the past. He offered his partnership only on 2% basis. That means he would only be a 2% partner and the other person will have 98% share. And in return of his 2% partnership he would give his goodwill, that is his name (McDonald) and complete consultancy of cooking and managing hotel business.

This was such a lucrative offer that within a short period of time, not only America, but all countries of world had McDonald restaurants.

Mr. McDonald imagined a business style which was different from conventional partnerships. He converted it into reality. In return he got an immense amount of wealth and the world got world class hotels and delicious food.

Xerox.

Mr. Chester Carlson imagined a machine which could copy any document within a few seconds. He converted into reality and earned billions of dollars.

Mr. Thomas Edison

Mr. Thomas Edison imagined many impossible inventions such as the electric bulb and the gramophone, etc. He converted his imagination into reality and became one of the richest scientists.

- There are hundreds of examples in which a dreamer dreamed something impossible, something odd, but remained determined to convert it into reality and they did it.

- One of the most important ingredients in conversion of imagination into reality is Burning Desire. But what is burning desire? I can give you some idea about burning desire by the following example:

- In 750 A.D. Tarique Bin Zeyad was the commander-in-chief of the western command in the army of Caliph Walid lbne Abdul Malik.

Tarique Bin Zeyad was assigned the task of conquering North Africa and southern countries of Europe, such as Spain etc. across the sea.

He conquered Africa, but Spain was not an easy task. Tarique Bin Zeyad was determined to conquer Spain, so he loaded his army in ships, sailed to the shore of Spain, unloaded his army and equipments and burned all the ships.

When ships started sinking he said to his soldiers, "Look at those ships. As they go down, so does your path of retreat. You cannot leave this shore alive unless you win. You have no choice; either win or perish."

And they won.

The hill on which they fought and won the battle is still remembered after his name, as Jabal Tariq or Gibraltar (*Jabal* means Hill in Arabic, *Jeble Tarique* means Tarique Hill).

The state of desire which Tarique Bin Zeyad was having is burning desire.

Burning desire makes it possible for its bearer to stake everything in converting desire into reality.

- But what should we do when the mind wants to develop a burning desire, but the desire does not burn in the heart?

The answer is 'Auto Suggestion', which we shall study in the next chapter.

Chapter 15

Auto Suggestion

How Auto Suggestion Works?

- When people first come in contact with crime, they dislike and regret it. If they remain in contact with it for some time, they become accustomed to it and tolerate it. If they remain in contact with it for a long enough time, they finally accept it. This is human nature.
- Pavlov, a Russian physiologist conducted an experiment on his dog. He used to ring a bell and then immediately give some food to his dog.

After a period of time, the dog associated the bell with food and would salivate at the ring of a bell, whether food was present or not. This result is world famous and known as “conditioned response”.

That means if mind is consciously trained to develop some changes and response in the body after getting some outside signal for sometime then later on the mind will automatically and without conscious effort develop same change if it gets the same external signal.

For example, if the mind gets a signal to have sex, initially in a natural way it will develop changes in the body to have sex. If the person on having sex, derives pleasure

and satisfaction, the mind associates signal of sex with pleasure and in future it will prepare the body positively to have satisfactory sex with slightest possibility and signal of sex. On the contrary, if the mind gets the signal of sex. Initially, in the natural way it prepares the body to have sex, but after having sex if the person faces humiliation, dissatisfaction, punishment etc. and if it is repeated for a certain period of time, the mind will associate signal of sex with humiliation, dissatisfaction, and in future on having signal of sex the brain will not prepare the body to have sex, but will develop some other defence mechanism to avoid sex, (This is also a basic cause of impotence).

Similarly if a signal is given to the mind about business and success plan and after that if artificially we feel achievement of our goal and the pleasure and satisfaction which we will get after getting actual success and if it is repeated for sometime, then afterwards the mind will associate business with success and prosperity and always respond positively with every thought of business. Its positive response means positive attitude, enthusiasm, persistence, new plans and ideas in the subconscious mind and a burning desire etc. Presenting thoughts to the mind and artificially sensing the positive feeling, we learn it and do it in Auto Suggestion.

Importance of Auto Suggestion

- How does a poet write a poem? The poet first decides his topic in mind and clearly defines his views. In simple words, he decides what he wants to say, then waits calmly and concentrates to hear the sound within him. He cannot write a poem at will. He waits for the flow of thoughts and when they start coming, he puts them down on paper.

If you take away a newly written poem from a poet, before he memorises it, he cannot write the same poem again because he cannot bring the flow of thought, which came earlier, at will.

What he wrote came from Mother Nature. Poets, writers, musicians and scientists etc. somehow develops the habit of conditioning their mind in such a way that their thoughts are picked up by their subconscious mind, which then passes them to Mother Nature and then receive or retrieve the flow of thought from Mother Nature in the form of a poem, literature, rhythm of music, song and ideas of new inventions.

- The same conditioning of mind and thoughts are required by a businessman, an entrepreneur, or anyone who wants to be rich, prosperous and successful. One cannot think up ideas and solution to complicated problem etc., at will. It is Mother Nature and God from where the mind gets solutions, ideas and plans.

Auto Suggestion means self suggestion. It is one of the methods by which the mind could be conditioned. As we have studied earlier, it is a well known fact that one finally believes whatever one repeats to himself, whether the statement is true or false. If a man repeats a lie over and over again, he will finally regard it as truth. He will believe it to be true. Hence in Auto Suggestion we repeat those positive thoughts or facts which we want our mind to accept and those thoughts which initiate and propagate the process of prosperity and success.

The thought which a man deliberately places in his own mind and encourages it with sympathy, faith, enthusiasm, or any of emotions, then such a thought acts like a magnetic force, which attracts other similar or related

thoughts. Such thoughts become a motivating force, which direct and control his every movement, act and deed. Hence having the right thought in the mind is the first step towards success and prosperity.

The right thought could be implanted in mind by following five steps of Auto Suggestion:

Auto-Suggestion

Step I

- Define your goals clearly and specifically. For example if you want lots of money, then don't just say that you want to be rich. But say, "I want this much amount of money (Say: I want a million or ten million rupees, etc)." Also define the period. Don't just say, "I want to be rich in future." But say, "I want this specific amount of money at the end of the fourth year (or any specific period)."

Reason of clearly specifying goal is that the subconscious mind works only on specific data. For example, if you ask a computer which is loaded with a dictionary, what is the meaning of positive emotion, it may not answer correctly, but if you specifically ask what is the meaning of faith? It will correctly say, 'faith means complete confidence and trust.'

Similarly the subconscious mind receives data from Mother Nature only when it is clearly and specifically defined. It does not respond to vague or general desire and wishes.

Step II

Decide what sacrifice you will give in process of achieving success.

- There is a price for every valuable thing. One cannot get success free of cost. One has to earn prosperity in exchange of hard work, intellectually and physically.
- You have to specify your effort clearly. For example, a student will say, "I will study 14 hours daily in such and such way to score 90% marks." An entrepreneur will say, "I will work for twelve hours a day to achieve my goal, or I will do such and such marketing, manufacturing etc."
- Basically this is your action plan and your efforts which you will apply to achieve your goal.

Step III

Write down on a piece of paper what you have decided; that is your clear goal, time period in which you want to achieve your goal and your action plan and effort to achieve your goal. This will make a complete action plan or blueprint of your effort to achieve success.

A problem well-defined is half solved. Similarly a project well-defined is partly achieved. In Mahabharata, only Arjun's arrow was able to hit the parrot's eye (the target), because only Arjun was able to concentrate on his target. When he was asked what he could see, he replied, "I only see the eye of the parrot." While all other said, "We see the tree, or parrot etc." None of them were concentrating

specifically on their target, neither were they successful in hitting it. When you define your goal correctly and precisely, your effort, power, time and energy will not be wasted in unnecessary things. Hence well defining your plan is a must and the most important thing in process of achieving success.

Step IV

- Read what you have written loudly, daily morning and evening, with emotion and a feeling that you have already started achieving your goal.
- This step is the heart of Auto Suggestion and the most important part of it. Without this, mind could not be conditioned. We studied earlier that when a crime is repeated again and again in front of a person, he first rejects it, then tolerates it and finally accepts it. Similarly if a lie is repeated again and again, then the mind finally accepts it as true and believes it.

On basis of these facts, repeat your complete action plan of success again and again to your mind and with positive emotions; that you have already started achieving it, so that the mind accepts it as reality and truth. And when the mind believes your action plan as practical, solid and true, with a positive emotion of faith and confidence of success, these thoughts of success will be picked up by your subconscious mind. It then passes it and communicates it to Mother Nature.

- Mother Nature communicates it with God. According to your effort, your sincere aim and what is good for you and society, God passes His judgment. And according to God's judgment Mother Nature

communicates ideas, plans and instructions to your subconscious mind to implement your action plan. Mother Nature also broadcasts the signal to all related people to assist and help you and make way for your success.

Hence not only will you have clear idea, hunches and feeling about how to fulfil your dreams and achieve your goal, but you will also find that everyone in the world is helping you in completion of your task. You will find that events automatically happen that will help you and take you closer to your goal.

In religious books also we find some indications of this process.

Above phenomena written in religious books in following words:

In 619 A.D, the last messenger Hazrat Mohammed (pbuh) visited the heaven . In his visit he saw somethings are ascending up from earth, and somethings are descending down from heaven to earth . He (pbuh) asked the arch angel Gebral who was accompanying him, about this up and down movements. Arch angel said, the ascending things are deeds of humen beings, and the descending things are orders of God. (which is according to deeds of human being.)
(Hadees)

- Mother Nature cannot bypass God and communicate important information to anyone's subconscious mind directly. As God says:

“He controls all the knowledge and wisdom and without His will no one can have access to it.”

(Holy Quran 2:255)

It is this divine link and control because of which sometimes even a less educated person thinks and talks like a philosopher and intelligent man, and sometimes a person with high intelligence and IQ acts and talks like a fool.

- Emotional part of Auto Suggestion is more difficult than physically reading aloud your action plan day and night. But emotion is a must. You must imagine yourself to be successful before actually achieving success because without emotion the subconscious mind will not respond.

- If you read any religious book, you will find that the heaven is described in such an impressive way that everyone wishes to acquire it or stay in it. This optimistic emotion and faith of eternal luxurious life in heaven helps mankind to willingly tolerate and happily bear all kinds of sufferings and hardship in this world, while following the right path.

Similarly if you find it difficult to follow this fourth step, try to imagine your life after achieving the goal. That means the pleasure, the luxury, the satisfaction, the status and the respect in society and the fame etc. Just as faith in getting heaven after death makes difficult life easy in the same way faith and imagination of a satisfied life after success will make the process of imagination, struggle and hardship easy and ignite the burning desire.

- What to do when it is difficult to imagine ourselves successful before actually becoming successful?

Yes, it is difficult. But remember one thing. Mind, subconscious mind, positive emotions, Mother Nature and God are the paths of success. Ignoring anyone of them will make your success impossible. Hence do anything to

follow the law of success and steps described in Auto Suggestion.

Imagining yourself as successful before actually achieving success does not require any hardship or money, neither will you become a joker in front of the world. This is purely a way of thinking and whoever achieved success has done it and you have to do it.

Remember right here, that you can never achieve your goal or accumulate wealth in great quantities unless you work yourself into white heat of desire to achieve it and actually believe that you will achieve and possess it.

- If pure imagination is difficult for you, have something which you will have after achieving your goal, to help the imagination. For example, if you dream about buying a house, buy a door bell or anything which you are going to use in your dream flat. If you wish to have a luxurious car, buy a seat cover or handle cover for it. If you want to have lots of money, take a few real currency notes, put them outside a pack of blank paper of same size and make a full bundle of notes and keep them in your pocket and treat and feel them as actual currency notes.

After having them as described above, say to yourself that this is a small part of success; the balance is just coming. Try to imagine these things forcefully.

On regular repetition of your desire, when your subconscious mind picks up the thoughts and plans of your success, it will bring complete, safe and fool-proof plans from Mother Nature for you and your success.

- Remember thoughts are things; whatever your

mind can believe and conceive, it can achieve.

- Success starts with a state of mind. It requires dreaming, imagination, determination, constant effort and prayers. It has nothing to do with plain hardwork. Hardwork with positive and required state of mind only brings riches. Plain hardwork does not bring riches. 95% of the world population works hard. In reality without hard work they cannot even earn their bread and butter. But they are not successful. Only 5% people in the society are considered successful and these are the people who work hard, but with a positive and required state of mind which is necessary for success.

- Hence first do hard work to mould your thoughts and thinking habits, then concentrate on the physical side of hard effort.

Step V

- Which don's son is an industrialist?

None.

Which colonial country, England, France, Spain or Portugal, retained immense wealth they looted from their colonies?

None.

Money earned through wrong means drains out through the nose. In the Second World War, Germany captured and looted France and rained twenty thousand tons of ammunition on England. Not a single building of London remained intact.

There is only one way to retain prosperity for a very long time and that is earning it through right means.

God says:

“I give easy life and prosperity only to those who believe in Me and walk the right path.”
(Holy Quran 16:97)

- In 540 B.C. prince Siddhartha of Kapilavastu came out from his palace for the first time in his life on a chariot to go around the city. When he saw a dead body and an old man in humble condition, he immediately realised that materialistic life is mortal. And pure material success is not true success. He left his kingdom and meditated for twelve years to know the right path. Then he got enlightenment and assumed religious leadership of that period and became the great Gautama Buddha.

- The last messenger, Hazrat Mohammed (pbuh) on reaching the age of maturity also realised that the belief, religion and uncivilised traditions of Arabians were not correct. He used to frequently go to a cave called Hira on top of a hill for silence and meditation. God not only showed him the right path, but also gave him prophethood for the rest of the period; that is till the day of Judgment.

After giving prophethood, God said to him,

“Oh Mohammed (pbuh), you can not give wisdom (to recognise the truth and accept it) to whom you like, But God gives wisdom to whom He wills.”
(Holy Quran 28:56)

Who gave Gautama Buddha and Mohammed (pbuh) the sensitive mind to sense and judge the situation?

- All holy personalities were wise and farsighted by nature and received these wisdoms, farsightedness and knowledge of the right path from God.

Every entrepreneur and businessman also requires farsightedness and wisdom to understand loss and profit before entering in a deal with a customer. But neither farsightedness nor wisdom could be learnt, taught, or blessed by a holy personality.

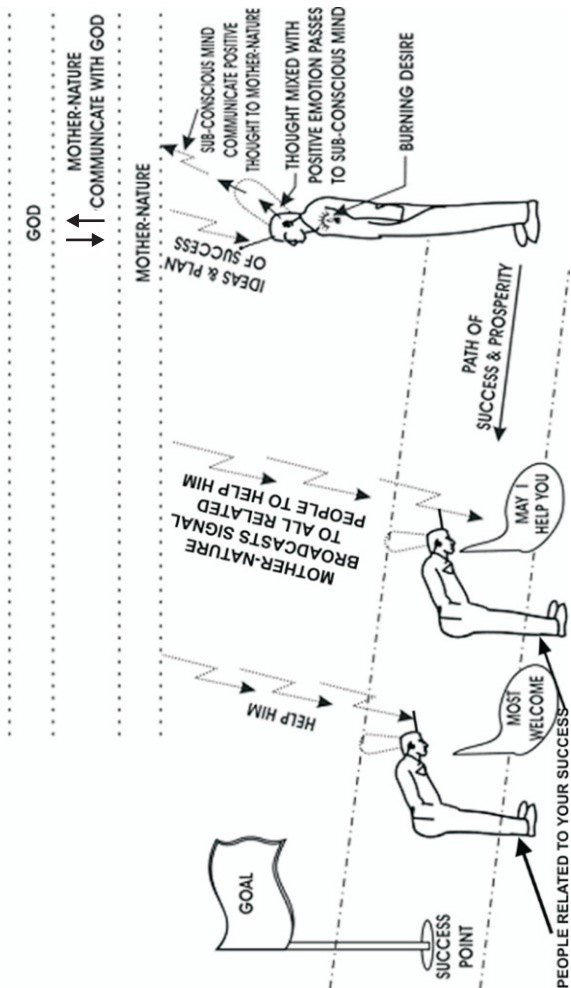
It is God alone Who gives it. God says *“He gives wisdom to whom He wills, and whoever has been given wisdom has certainly being given much good”* (Holy Quran 2:269). In history whoever required these two things has turned to God; and if an entrepreneur or businessman wants the same thing, he also has to follow the same path. There is no other way.

Hence if you want to be a millionaire, include worship of God in your business practice. This is the last but most important part of Auto Suggestion.

Summary of Auto Suggestion

1. Define your goal clearly
2. Specify your effort
3. Record your aim and effort on paper
4. Remind your mind, day and night of your aim and effort and the confirmation of your success with positive emotion and faith
5. Your plan should be based on honesty and humanity backed and supported by worship of God

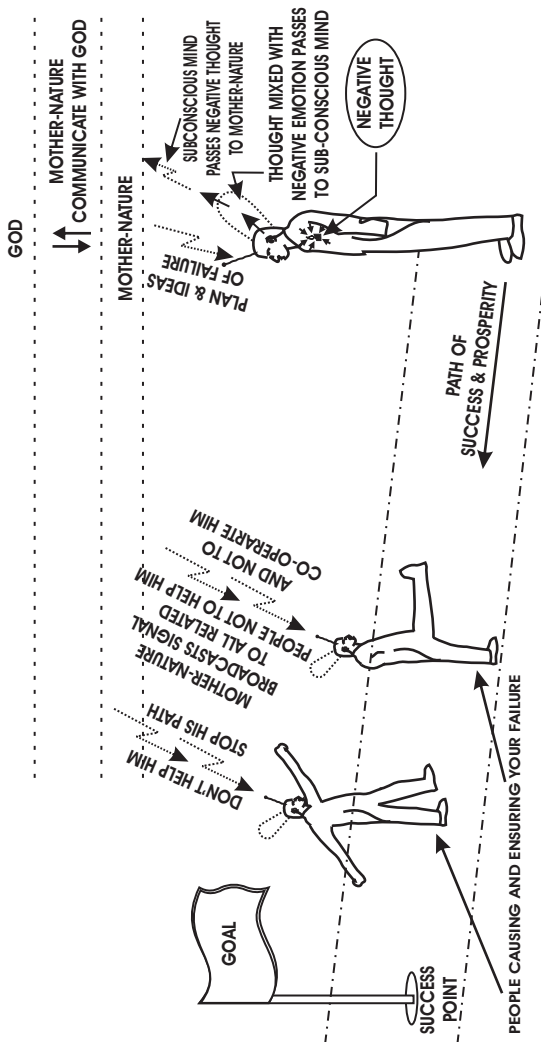
SUMMARY OF HOW MIND, SUB-CONSCIOUS-MIND & MOTHER NATURE FUNCTION ON POSITIVE THOUGHTS



Summary of How Subconscious Mind Works on Positive Thoughts

When a person has a burning desire in his heart, he thinks with a positive attitude and struggles to achieve it with persistence, emotion of faith and seeks God's help. Then Mother Nature receives his thought and plan through the subconscious mind. Mother Nature then analyses it, communicates with God, receives instruction from God and returns more foolproof ideas, hunches and plans to the subconscious mind of the struggling person. It also broadcasts signals to all those who are associated with the concerned person to help him. So all those who are involved with that person and his struggle will think of favouring him on the subconscious level and whenever a situation arises they make way for him so that he reaches his destination. Such a person considers himself to be lucky and achieves success with simple and reasonable effort.

SUMMARY OF HOW MIND, SUB-CONSCIOUS-MIND & MOTHER NATURE FUNCTION ON NEGATIVE THOUGHT



Summary of How Subconscious Mind Works on Negative Thoughts

If a person thinks negative with a firm belief, his subconscious mind picks up his negative thoughts and passes them to Mother Nature. Mother Nature analyses them and communicates them with God. If the deeds of the thinker are noble, the first time God will bless him with wisdom and knowledge to understand the situation and think and act positively. But if the person's deeds are not noble, or even if a gentleman keeps on thinking negatively even after guidance, then divine help is not free like air and water, but God helps only those who help themselves. For such disobedient ones, Mother Nature does the needful and converts their negative thoughts into reality.

Mother Nature returns the signal or plans, to convert fear and negative imagination of that person into reality. Mother Nature also broadcasts signal to all concerned people not to co-operate with him and do the needful to enhance the process of his failure.

Positive Thinking

- God has prohibited thinking negatively and said that, *“He does not harm anyone. The sufferings which human beings get are results of their own act and deed.”*
(Holy Quran 2:286)

- The last messenger (pbuh) says: *“God says: I treat people according to their expectation towards me.”* (Hadees)
That means if a person thinks that God has made him lucky and He will have mercy on him and will help him, God will indeed do as the person expects. If a person thinks God has made him unlucky and he is destined to fail; indeed he will not receive divine help and he shall fail.

- The Holy Quran says: *“Only those who do not believe in God, lose hope.”*
(Holy Quran 12:87)

- Holy Bible says : *“Fear not, the Lord will do great things.”*
(Holy Bible, Joel 2:21)
“With God nothing shall be impossible.” (Holy Bible, Luke 1:37)

- We can analyse the above verse as follows:

God is great. Nothing is impossible for Him. If anyone loses hope, he is indirectly denying the ability of God to do impossible things. Or he is degrading God, or degrading God's supremacy.

A task may be impossible for us, but not for God. We alone cannot achieve it, but God can achieve it. God can make it possible or make it easy for us to achieve it. So

even when we lose confidence in our ability for a tough and impossible task we should remain positive that God would make some way for us to achieve our goal and hence we should keep on trying positively.

- At another place in the Holy Quran (chapter 9, verses 118) God says:

“The earth with its all openness and vastness became very small and confined for them.”

The background of this verse is that three persons were socially boycotted for forty days, according to God's commands, because of which even though they were free to roam all over the city, but nobody cooperated with them. And they themselves felt that though the world is so vast, but for them it is like small prison cell.

This did not happen only with them. But in general for whomsoever if God passes the judgment of non-cooperation, world does not help or co-operate with him. And for those in favour of whom God passes judgement of co-operation and success, everyone in the world tends to help them.

Hence we should always think positive and should avoid doing such things (sins) which invite the wrath and anger of God.

- When negative thoughts are so harmful for a bright career, how can we avoid them? Let us study this in the next chapter.

Chapter 16

How to Avoid Negative Thoughts

- What is your opinion about the devil? Is he dumb? A fool? Uneducated? ignorant? Wrong. He became devil because of arrogance; otherwise he was one of the most intelligent creatures on this earth. Without any physical power and force and only by controlling mind and thought he conquers human being and distracts them from the right path.
- Negative thoughts are main cause of failure, hence the devil concentrates more on developing negative thoughts than anything else. God Who knows everything, says:

“It is the devil that creates fear of poverty in mind.”

(Holy Quran 2:268)

Hence remember that destruction starts with negative thought and thoughts are not just like wind, which without any reason comes to you and bypasses you. No. It is a thing, which can be implanted in your mind or removed by will power. Human being has been given control over his thought. That is, we can decide what we want to think and what we don't want to think. And thoughts are under the control of human beings, hence like act and deed, on judgment day, God will take account of our thoughts. God says:

“All that is in the heaven and on the earth, belongs to God. Whether you reveal which is in your mind or you conceal it God will call you to account for it.”

(Holy Quran 2:284)

Let us study what are thoughts? How to develop favourable thoughts in our mind and how to control them?

What are thoughts?

- What is a dream? A psychiatrist will say that whatever thoughts we have in our mind at day time, we visualize the same thing at night as dream.

They are right only upto a certain extent; but not a hundred percent. Dreams of a God-fearing gentleman, with peace of mind and soul are forecasts of his future and solutions of his problems, but in coded form. Decoding dreams is a science and many books have been written on this topic. Prophet Joseph (pbuh) was an expert in decoding dreams. Thoughts, which creep in our mind and regularly keep on presenting themselves are also like dreams and they depend on many factors.

- Generally there are ten factors or causes which influence our thoughts:

1. Thoughts of daily experience
2. Thought infection
3. Ditch of Devil
4. Evil Eye
5. Nafs

6. Blessing
7. Examination
8. Warning
9. Curse
10. Being easy prey for Devil

1. Thoughts of daily experience

Whatever we see, hear and read, our conscious and subconscious mind remembers it and it keeps on churning it in our mind. With some creative addition or subtraction we keep on thinking of involvement of ourselves in those situations. Or sometimes we ourselves imagine doing same thing with more perfection.

Hence close the door of your mind for every information which is negative and not going to help you in your struggle. Even for general knowledge don't see, hear and talk of negative matters. God said in the Quran,

“Tell the pious people to keep their eye sight down and remain away from infidelity.”

(Holy Quran 24:30-31)

And in holy Rig Veda God says:

“Because God has made you women, be careful where to look and keep your eyesight down and keep your feet close together. And use such clothes by dressing in which no one can see your body.”

(Rig Veda 19-33-8)

These instructions are to have clean thought and mind.

Concentrate on the job in hand. Remain aware what is happening around you and in this world. This is important and you must do it. But don't get involved deeply in news and views of the world. News industry or media is a big money-making industry. Many a times news are created and presented professionally in a sensational way to hook the viewer. To have a peaceful and positive mind don't take them seriously. Don't waste your time in reading, rape, murder, robbery, gossips of stars and news created by politician to keep themselves in news and as a game plan of their politics.

2. Thought infection

In case of thought infection we absorb vibration and energy from the surroundings. If we remain in company of successful and prosperous people with positive attitude, our mind will also absorb the thought of prosperity. If we remain in company of failure frustrated, communal and criminal people, our mind will absorb their negative energy and we will also think in the same way. Similarly if we pass our time in bars, casino, night club and brothel, our mind cannot think beyond quick money, wine and women. If we pass our time in trade exhibitions, seminar and self-development courses and in company of business-minded people, our mind is bound to think positively in business development and money making line. Hence to avoid thought infection, avoid negative people and society.

3. Ditch of the Devil

- This negative feeling is an “unjust anger”. Just before a great success, happiness, monetary gain or any kind of prosperity, you will feel strange anger or hatred against the person who will cause or involve or will be the reason of your prosperity.

This is a trick of the Devil to steal away your prosperity by your own anger and misbehaviour. If you don't want to fall in this ditch, always practice patience. Don't become short-tempered to fire your wife, worker, supplier and customer. Always analyse the situation thoroughly, then take action. Don't take any on-the-spot decision in anger. If you decided anything for above four groups of people, wait for at least twenty-four hours, and then take a decision. You can understand the above condition from my following experience:

- A large organisation called me for supply of a small hydraulic cylinder. I went to their office. The purchase officer asked me to wait and he remained busy for the next one and a half hour. I was too disappointed. I decided not to do any dealing with them in future. I came out from their office and was just stepping out from their factory premises when a peon of that office called me from behind. I was in such anger that I decided to ignore his call and go away. But then I thought for a moment and came back. From that company along with that insignificant small order, I kept on receiving huge orders for many years. I even travel for eight hours to meet a customer, there was nothing wrong in waiting for one and a half hour, but I felt an unjust anger. If I had walked away in anger I would have missed huge profits.

- My senior-most technician is a very healthy man (with big tummy). He works very systematically but very slowly. Many times I found that when there was no work pressure, instead of doing small insignificant work and house keeping, he preferred to relax. Many times I got so much upset with his relaxed posture that I decided to sack him. But I did not take immediate decision and just ignored him. Only few days after that incident I got a very big order, which I could not have completed without that technician.

The relaxed posture of that senior fitter was not new for me. I know what my workers do in front of me and behind me. But this outburst of anger to such an extent that I thought of sacking him was strange and unusual and it happened many times just before getting critical and big orders.

- In the initial seven years of my business career many times I felt that whenever I received a big payment, even if I kept it secret and no one knew about it then also naturally the behaviour of my friends and family changed towards me. I felt somewhat friction or harassment from their side.

- I could have walked out from the office of my client in anger. I could have fired my senior technician in anger. I could have argued with my wife and friends in anger. But in all these conditions who would have lost peace and profit? None, except me. God gave me wisdom of patience, so I did not become a prey of the devil and remained safe. Watch your step. Don't fall in the ditch of the devil. Practice patience, otherwise luck will just pass by. The Devil is very cunning. With your anger in his control he would never allow you to succeed.

- So when you feel a negative feeling of anger, have patience, think with a calm mind and take a final decision after one or two days time.
- Unjust anger also could be controlled by remaining absolutely clean and by reciting Verse No. 19 at the time of anger. (Refer Chapter No. 33)

4. Evil Eye

• Eye-sight of human beings and jinns have some kind of poison. When someone looks at us in admiration or jealousy, our mind or body gets a dose of that poison. Either we fall sick or lose our logical thinking and become short-tempered. After few days time the effect of poison may get neutralized. The cure for this problem is patience and prayer. Practice patience and recite verses nos . 6 & 7 from the chapter, "How to overcome spiritual obstacles." for immediate relief. God has declared that all human beings will be in loss, except those who:

- Believe in God
- Practice noble deed
- Call for noble cause
- And remain patient

(Holy Quran, Sure Asr)

So patience is one of the most important ingredients in moulding a bright future. Understand it and practice it to conquer your negative feelings.

5. Nafs

Every human being has both negative and positive tendencies in him. The negative tendency is called "nafs." Under the influence of 'nafs' people try to commit sin, revolt against God, try to spend easy and luxurious life and

avoid doing hard work. Under influence of 'nafs' a person feels pleasure in doing and thinking about wrong things. The more a person indulges in acts of 'nafs', more his negative tendency becomes prominent and his positive tendency gets weaker. And it becomes more difficult for such a person to think and act positively.

Easy and luxurious life is one of the main sources of energy for 'nafs', hence saints and real priest community practice fasting and spend simple and non-luxurious life to keep the positive tendency alive and strong. Hence live a tough life like a soldier even in the state of prosperity in order to have a strong positive tendency, strong will power and firm control over negative thoughts. Don't get desperate for easy and luxurious lifestyle. With prominent positive tendency and a habit of hardship, neither would we be afraid of walking the long and tiring right path, nor would we think of a short cut for prosperity through wrong means and our mind will automatically close the door for negative thoughts.

One of the simplest way to have nafs under control is to talk, eat and sleep less than our level of satisfaction.

6. Blessing

The sixth type of thoughts are blessings from God. When we fulfil all our duties and prayer to God with full concentration, a special type of peaceful energy descends on us. It is called 'Sakina'.

When 'Sakina' descends on us, we feel a unique kind of pleasure, which cannot be explained in words. In 'Sakina' we feel a mesmerizing blue and white light in

our mind and soul. A pleasing cold sensation, a pleasing sense of happiness and slight drowsiness. Suppose you want to urinate, but you have no chance to do it for many hours. After a long time when you urinate, you will feel deep pleasure and comfort, which is unique, but you cannot describe it.

After long play of sex when you have orgasm or ejaculate, you feel a deep pleasure, which is unique, but you cannot describe it. In 'Sakina' you feel pleasure more than above two conditions and because of this pleasure of 'Sakina', saints don't feel pain of hunger, long tiring prayers and a tough life.

- To have 'Sakina' you have to fulfil all your duties towards your parents, family, society and country. And you have to pray to God from the bottom of your heart and with full concentration.

Sometimes we may feel a little bit of 'Sakina' in mass prayer. It is energy descended from sky for some other noble person, but being close to him we also get benefitted by it and feel peace and drowsiness. I call and feel it drowsy because in this state we become totally free from stresses and like a tired person we tend to sleep.

- This sixth type of blessing thoughts are also inspiration, guidance, noble thoughts, which our mind receives from Mother Nature. Such thoughts are always constructive in nature.

7. Examination

Seventh, eight and ninth types of thoughts are negative thoughts, which are either an examination or a guidance (warning) or a curse for us. We cannot avoid them by will power and they keep on hounding us.

- In case of examination category of thoughts, we feel a deep fear of loss of life, loved ones, property and prosperity. And God wants to see our attitude towards Him in such difficult situations. Many times people pray and thank God in state of prosperity, but complain and forget Him in hard times and turn to other sources to solve their problems. Such people fail the test. Only those succeed who keep patience and ask God for His help. God says:

“We will test by fear of enemy, by fear of loss of life, hunger and reduction in prosperity, so give good news to those who keep patience.”
(Holy Quran 2:155)

8. Warning

- The eighth type of negative thoughts are signals from Mother Nature in coded form to warn us against our faults and to protect us from a accident, a disaster and sin. But these thoughts are coded and not clear, hence you have to concentrate and analyse them to understand their meaning. For example, in 2001 I was repeatedly having strange negative thoughts of closing my business and taking up a job in some other company abroad.

I could not understand my negative thoughts. After few months my unsatisfied workers joined a trade union. I retrenched all of them and almost closed my business and restarted again.

If I could have understood my thought, I would have raised their salary or at least convinced them about my problems and a big disaster could have been averted. But I failed to analyse my thoughts and suffered a lot.

Sometimes under the influence of these thoughts we imagine ourselves doing those thing which should not be done or those things which we will be doing after a disaster occurs. For example I started from my office with peace of mind and enthusiasm to meet a client by local train. In the train, my way of thinking changed. I imagined that I was in the eighteenth century and I went on a business trip by ship and my ship sank. Somehow I survived and reached the seashore of a hostile country. Not to get recognized and killed I pretended to be a beggar and somehow I was trying to reach my country.

I wondered why I was thinking like that. After deep analysis, I found that due to the rush I was standing for a long time. Initially I kept my briefcase between my legs on the ground. When I got tired, I sat on it. And this briefcase contained money and religious books along with my business papers.

Insult to money and religious books was causing negative thoughts in me because whoever degrades them loses prosperity. Unknowingly I was degrading them, hence the first step of misfortune, that is negative thinking was just starting to creep in my mind. I got up immediately, expressed my deep regrets to God and those negative thoughts vanished immediately.

When we start thinking negative unwillingly, we should analyse our condition, decode our thoughts, correct our activities, fulfil our duties and these thoughts would vanish automatically.

9. Curse

- The ninth negative thoughts are a curse from God. In the state of exam, or warning when negative thoughts come in our mind we have full control on our mind and body; and we act wisely and think logically. But when negative thoughts of curse descend on us, we lose our logical thinking; and our destruction starts by our own wrong decision.

Hindu religious book says, "*Vinash ke pahle buddhi bhrasht hoti hai*". That means "The thinking gets corrupted before destruction". It is this negative state under which mind does not remain under control and takes wrong decisions. The only way to avoid such negative thoughts is not to invite God's wrath.

10. Being easy prey for the Devil

When we remain careless about what we see and talk, when we remain in company of negative personalities and spend a luxurious life and remain unclean, we also become easy prey for the devil. Under his influence we feel insecure, fear of death, fear of loss of loved ones, poverty and all other types of negative feelings get embedded in our mind. This devil effect is unfortunate and hard luck for

human beings. The destruction of peace and prosperity which starts with our own deeds and act enhances because of the Devil. The Devil acknowledged God in the following words,

“I will not have control on Your sincere creatures.”

(Holy Quran 38:83)

Only those who sincerely believe in God and struggle to follow His commandment will remain free of all kinds of fear and negative thoughts and additional negative effect of the Devil.

Religious way of managing Negative thoughts

In order to cope with worries and negative thoughts we should have faith in God and work systematically.

- The Quran says:
 1. *“And whosoever fears God and keeps his duty to Him, He will make a way for him to get out (from every difficulty).”*
 2. *“God feeds His believer from such sources that no one can even imagine it.”*
 3. *“God fulfils all needs of His believers.”*
 4. *“Whatever God decides, He does it.”*
 5. *“God has fixed the destiny of every individual. Event happens according to it.”*

(Holy Quran Sure 65, Ayat 2-3)

If you truly understand and believe in these five divine statements you will never think negatively in your life.

Explanation no. 1

There are hundreds of birds in your vicinity. You never care about them. But if you confine anyone of them in a cage, surely you will feed it regularly and day and night you will look after its well-being.

Similarly when you don't care about God's commandment He also does not care about you and your social status, hardship in your life, your income, sickness, your expectations and your sweet dreams about your future etc. But when you confine yourself within the boundaries of God's commandments and His instructions, He also pays special attention towards you. He saves you from every trouble. He feeds you from unimaginable sources. He fulfils all your needs. Whatever comfort He decides for you, irrespective of the resources, it reaches you. And according to your deed, He decides your destiny.

Explanation no. 2

For better understanding I will explain them in short, as follows:

- *God (helps) makes an outlet for those who believe in Him*

Do your duty best and leave the rest to God. In difficult times whatever best possible you can do, keep on doing it. Pray and seek help from God. God will never disappoint you. He will either remove the difficulties, or if any worse happens He will compensate it with much better alternative or substitute. God says:

“It is compulsory for Him to help His believer and obedient servant.”

(Holy Quran 30:47)

- *God feeds from a source that no one can even imagine*

As per your desire, you make a plan and proceed for its completion. If you are honest, hard working and follow the laws of success described in this book, you will be never short of money. God will feed you from such a source that even you would not have imagined it.

- *God fulfils all needs of His believers*

God will fulfil all your genuine needs, such as family, house, vehicle, health and finance etc. provided you believe in Him and put your best effort in completing your duty.

- *Whatever God decides, He does it*

There are many things, which are beyond the control of human beings. For example your enemy did some black magic to stop your success. But if you believe in God and do your duty with a positive attitude and follow laws of success nothing will stop you from succeeding. God is much stronger than your enemy who wants to harm you. So as per your prayer and effort if God wants to give you prosperity, nothing can stop you from becoming prosperous.

- *God has fixed the destiny of every individual. Event happens according to it*

God has written and fixed the destiny of every individual.

Event will happen according to it. One has to learn to cope with it. For example death, diseases, accidents, etc. are beyond the control of mankind. The destiny, that which you cannot change, accept it.

How to fight fear?

If you are not interested in religious preaching then in case of extreme fear of loss of life, status, money etc, adopt the following procedure:

- Accept the worst, i.e. imagine what you feared has happened, and you prepare to accept it mentally. This will release energy in your mind which is causing tension.
- Then do brain storming and make a list of different alternatives of your problem, i.e. different solutions by which the worst thing which is going to happen could be avoided.
- Analyse different alternatives and select the one best among them.
- Immediately implement the best solution. Discard all others and do not look back. Don't consider other solutions at all, unless your option turns out to be totally wrong.

Few more tips to avoid negative feelings

1) Action follows the emotion. The converse of this statement is also true, i.e. emotion follows the action. Whatever type of behaviour you adopt; the same type of emotion will develop in your mind. Hence behave like a brave, optimistic, successful, prosperous person and the same type of thought will automatically develop in your mind. Always remain neat, clean, well dressed, perfumed and with an outgoing personality to have active and positive thoughts in mind.

2) Don't repent about yesterday; don't dream about a rosy tomorrow. Only concentrate on today. If you do your today's job in the best possible way, your tomorrow has to be good, as it begins today. What we do today, its result is received on the next day (or next time, or in future). Hence only concentrate in doing today's duty in the best possible manner.

3) Whatever we communicate to our mind repeatedly, it accepts it as reality. Hence repeatedly communicate to your mind the following message: "Day by day, in every way, with Grace of God, I am getting better and better."

Write this sentence on a small piece of paper and stick it at a place where you can see and read it daily. Convince or assert your mind that you are prospering and then only will positive thoughts of prosperity remain in your mind.

4) Exercise regularly. It maintains health. Only a healthy body can have a healthy mind. A sick mind attracts more negative thoughts than a healthy mind.

Exercise also counteracts biochemical effects of stress and worries and reduces risk of psychological illness.

5) Get medical help. Deficiency of some types of vitamins cause hypochondria, that is thought of imaginary sickness. Drink four glasses of water on the empty stomach every morning and take breakfast at least after 45 minutes after that. Consume at least three teaspoons pure honey, one apple and one banana daily.

6) Remain absolutely clean. Absolutely means absolutely. Don't compromise anywhere.

Your body, your food, your income, your place of living and working, all should be absolutely clean, with good ventilation and there should be sufficient sunlight. A filthy place or person and darkness are heaven for the Devil. Avoid them.

7) Remove hair from your armpits and the pubic region every fifteen days to remain spiritually clean.

8) While in the toilet take precaution to wash all stool and urine from your body. Your undergarment should not absorb even a single drop of urine.

9) Donate at least a few rupees everyday to needy ones.

10) Do not keep any dark, empty and closed space in your house, office or wherever you stay for a long time. Closed, dark and empty spaces may be inside your double bed, sofa cum double bed, empty store well or the false ceiling. Either fill them completely or open them from two sides.

11) Give full concentration to your current job. If you are retired and don't have any work to do in particular, read a good book. Write your good experiences. Teach your experience and expertise to someone in need. Get socialized. Start some noble work. Call people to join and help you in your noble work.

12) Study History. Biographies of great people will inspire you and give you moral support and strength in hard times. It will ignite a fire in you to achieve higher, nobler and impossible tasks. History will also end your illusion and expectation of a peaceful world.

Once prophet Moses (pbuh) wondered and asked God,

“Why did You create this wall lizard?”

God replied, “You have asked this only once, but this wall lizard has asked me thrice, why I created this human being.”

While studying History you will also wonder why God has created this mean creature. History is full of massacres, genocides, riots, invasions, wars, treachery, injustice and exploitation etc.

Security of life, which we have today, was never possible before in human history. The luxury of life and amenities we have today were not even available to kings of the ancient times.

So history will reduce your frustration about lack of security and luxury, which we lack in our daily life and will also lower your expectation towards politicians and rulers of the world (Because these crook species does not

change with time. It keeps on creating havoc in the life of innocent and common people, as it did earlier).

Spiritual Healing

If nothing reduces your fear and negative thoughts, try the following spiritual healing:

- Do 'vazu' as described in the chapter of cleanliness.
- Keep your right palm on your heart.
- Recite once, verse no. 1 as described in the chapter of "How to overcome spiritual obstacles".
- Recite verse no. 2 once.
- Recite verse no. 13 (darood) once.
- Recite verse no. 14 at least 100 times or more.
- At the end recite verse no. 13 again. Blow on your hand and spread it on your chest, face and head.

If you do it regularly, after few days, you will feel peace of mind.

Recite verse no. 5 also as many times as possible as described in chapter of "How to overcome spiritual obstacles". These verses work like miracle. In these verses we simply seek God's blessings; hence people of all religions can recite it without denying or violating norms of their faith.

Advantages of being a religious person

Suppose you are travelling in a train along with your child and the train is moving with full speed and your child is playing with a silver coin and a piggy Bank.

The child tosses the coin and by mistake it goes out of the window of the running train. The child may cry and you will get nervous, as both of you are sure that it is gone forever. Because it is impossible for a common man to search and find a small coin thrown out from a running train.

But suppose the same coin by mistake fell inside the piggy bank and get deposited in it? Even though the child has lost it as you cannot take out the same coin without cutting or breaking piggy bank, then also neither your child nor you will feel any nervousness or bitter feeling of loss.

Because both of you are sure that it is not lost. Today or tomorrow you will get it back. This is the difference between a God-fearing person and a liberal non-religious one. The God-fearing person is sure that if someone dies or anything is lost or any misfortune happens, it is not a permanent loss. The dead person is with God in another world; tomorrow he will also die and meet him again.

On the other hand the liberal thinks that the dead person is lost forever and they would never meet again.

The God-fearing person knows that loss and profit is from God. If today he receives a loss, tomorrow God may compensate him in a much better way. While the liberal one thinks that if anything is lost, he has to himself work

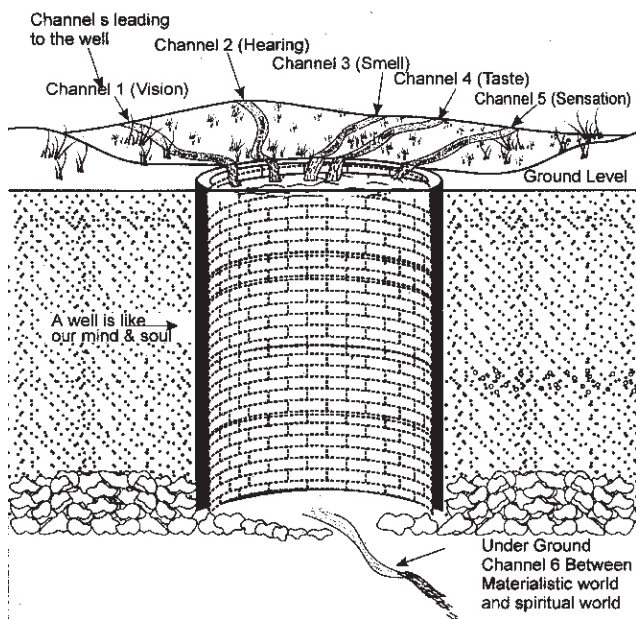
hard again and earn it and it may not be possible for him to work hard again and earn the same thing.

Hence the liberal person panics with every disease, death and disaster. While the God fearing man remains calm even while breathing his last.

Hence recognize God as our creator, Who created us through a couple. Believe in Him and have a firm faith in Him if you wish to have a positive life free of fear.

Chapter 17

Ancient Philosophy



1. Mind and soul of human beings are like wells. Five senses are like five channels, leading towards the well. When we do not take precautions about what we see, what we hear, what we say, eat and senses etc. then instead of

clean water, dirty water flows in and pollutes the well. It chokes the sixth channel at the bottom of well, which leads to the next world.

2. In order to open the sixth channel, we have to first stop the flow of dirty water into the well, then empty out the mud and dirt from it; only then would water from sixth channel flow into it. If we are able to clean it correctly, then such a high amount of water will flow through the sixth channel, that it would overflow and become like a fountain. Then even dirty water from the five channels cannot flow in.

3. To communicate with the next world, first we have to stop the misuse of our five senses and use them exactly the way God has ordered us to use them.

Protect the eyes from staring at members of the opposite sex and vulgar scenes. Don't hear vulgar words, faults and drawbacks of other people. Don't speak vulgar language, don't abuse, don't lie, don't talk about others' fault, secrets and drawbacks, etc. Don't eat and drink what God has prohibited, such as cheated and interest money, liquor, pork and non-halal mutton. Don't enjoy wrong sensations, romance and sex with other than your spouse. If you abstain from these things, your soul-well would stop receiving dirty water.

The sixth channel is a communicating path with the divine world. God said,

“We gave them the Knowledge”

(Holy Quran, Sure Kahf: 18-65)

It is the same path from where knowledge comes to the prophets and saints. It is this path from where common man feels the inspiration to serve mankind and do good to fellow human beings.

It is the same path which a businessman and entrepreneur has to explore to get ideas and plans and ways to succeed in life and accumulate huge wealth. (This is personal view of Author)

4. To empty it out you have to close your eyes and try to stop using all your five senses and concentrate on who you are. This is called meditation. And pray to God, the way He has asked us to do.

5. Eyes are made for vision, ears for hearing and tongue for taste. You cannot enjoy food by the ear or music by your tongue. You will feel pleasure only if you use the ear for sound, eyes for vision and the tongue for tasting delicious food.

Similarly God has created human beings (souls of human being) and Jinns for His worship (Holy Quran, Chapter 51, Verse 56). As soul is created for God's worship, the real pleasure of life will be achieved and the soul would feel peace and pleasure only when it (human being) performs worship of God. The Ear cannot enjoy food. Similarly the soul cannot feel peace and pleasure in materialistic excitements and achievements.

6. We use vehicles to reach a distant place. We use tools and equipments to achieve difficult tasks. The soul has a long journey to travel and a tough job to do. The body is its vehicle as well as its tools and equipments. By these tools it has to find its purpose in this world and by this vehicle it has to reach its destination. Once man completes the task of pleasing God, by right way of living, right prayer and noble deed, he does not require his tools or the vehicle. He gets down from it and rests in peace near God in heaven.

7. God has given this universe under control of angels. With permission of God they make rain when it is required; they put soul into the foetus in the womb; they fertilize the seed and transform it into a plant.

Similarly God has given this body under the control of the soul. Before eating it starts 'rain' (salivation), before sex it starts the 'wind', which excites its organ. Fingers and limbs move on the soul's order.

8. The soul not only has the power to control own body, but it also affects its surrounding. When a saint favourably looks at a sick person, he can heal him. When a magician sees a person harmfully, he could make him sick.

9. The above philosophies have been taken from a thousand-year-old book called, *Kemya-e-saadat* by Imam Ghazzali.

Philosophies of Imam Ghazzali indicate that:

- There is a God-a supreme power.
- There is a system of angels governing this universe.
- There is a soul which has control over our own body as well as has influence over others.
- There is a communicating link between the soul and the other world. (The sixth channel)

10. We find a similarity between religious and scientific teaching.

Religious people believe in God, angels and soul, non-religious people don't believe in God, angels and soul. But they do agree that there is a super-power in the Universe which they call as infinite intelligence. They deny angel, but agree that nature does the systematic management of this Universe, they deny existence of soul but agree the existence of sub-conscious mind and its magical effect on our own and others' life.

Let us not give importance to this controversy between science and religion, but concentrate on the mechanism of success.

Part II

Laws Related to Administrative and Business Skill

Chapter 18

Persistence

Importance of Persistence

Pure iron is soft and ductile and it is rarely used in the pure form. When just 0.1% carbon is added to it, strength and hardness of iron increases a little bit. Such iron is used where ductility is more important than strength; such as deep drawn utensils. When a further 0.1% to 0.2% of carbon is added to steel its strength and hardness increases to a moderate level. Whatever iron and steel we use in day-to-day life has 0.2% to 0.3% carbon. When a further 0.1% carbon is added, ductility of steel decreases and strength increases further. Such steel is used for stressed components, such as bolt, axle shaft of railways etc. When a further 0.1% carbon is added such steel is called plain carbon alloys steel and only used where it is required. It is not used in common applications.

A negligible amount of carbon has magical effect on properties of steel. It makes it useful or useless.

Persistence has a similar magical effect on human success. It also makes a person useful or useless. One cannot succeed without persistence.

All of us have read the story of the hare and the tortoise. Such a race has never really happened in history.

Even so it is taught in almost every language and culture in the world, only to implant the importance of persistence in our mind.

A bedtime story

- A king lost his throne after a coup. He also got demoralized and lost all his hopes. He took shelter in a cave where he saw an ant trying to climb the wall. After many unsuccessful attempts, the ant finally succeeds in climbing the wall. The King took lesson from that ant and after repeated guerrilla attacks defeated the rebels and regained his throne.
- Such stories may or may not be true, but they always teach and remind us that persistence is a must for success.

Examination

- When you implement your action plan (according to Auto Suggestion), you are not going to succeed at the first attempt, not at the second, not even the third. It takes a long time to succeed. But after every failure you have to analyse the reason for the failure, correct your action plan and try again and again. Your action plan will become more perfect after every failure.
- To become a graduate you have to pass more than 20 papers in two to three years time. Mother Nature also takes examination and you also have to pass many papers before you become a successful and a rich person. Without having minimum required knowledge, neither you get a degree certificate, nor without having required minimum

abilities you will become successful or a millionaire.

Some of the examination papers of Mother Nature are, burning desire, clear goal, faith (self-confidence), imagination (ideas or dreams), decision-making and persistence etc.

Cause of poor persistence

- The motivating force of persistence is will power. The motivating force of will power is burning desire. The fuel which keeps the burning desire burning is faith, that is a firm belief of success.

- When a person lacks persistence, there are some reasons and factors which cut-off the fuel supply to the burning desire. Let us study what causes lack of persistence.

- Few causes because of which people get demoralised and lose persistence are as follows:

1. Criticism
2. Negative influence
3. Compromising nature
4. Absence of motivating factor

1. Criticism

- Due to fear of criticism, people play safe and don't take risk and don't apply full effort. They don't burn

their bridges behind and always keep a path of safe escape in case of failure, because of which the best effort does not come out from them. They only struggle half-hearted for success and at the first sign of failure they retreat.

- Due to fear of criticism people don't take bold decisions about their own life, such as marriage, divorce, separation from joint family, division of partnership etc. They remain afraid that people would call them selfish, egocentric, eccentric etc. Because of these fears they prefer to spend a compromised life. Only firm and right decision brings success, not the helpless compromised type of living.
- Due to fear of criticism people don't go to college or night-school, or professional classes after a certain age. With specialized knowledge they could have succeeded in life, but due to fear of criticism they don't acquire specialised knowledge and remain as failures.
- Due to fear of criticism people don't keep a high goal. They are afraid that people would call them over-ambitious, extra-smart etc. They also fear that in case they fail, people would laugh and make fun of them. Hence neither they keep a high goal nor try to achieve higher success. If someone doesn't try for a great success, how can one get it?
- As the motivating force of will power is burning desire, because of fear of criticism the desire doesn't burn in the heart. Hence will power remains weak. Weak will power results in poor persistence and poor persistence results in failure.

- The following steps can cure some of the fear of criticism:
- Believe and remember the following figures and facts to overcome the fear of criticism:
- Respect in the eyes of friends, family and society only depends on your character and noble deeds. Respect arises in the heart, and heart and mind are controlled by God. As long as your character remains noble, God would never degrade your respect in eyes of your friend, family and society, irrespective of your financial status and failure or success of your projects. Respect cannot be generated in the heart of others by a show of money, wealth, fashionable clothes, decorated house and luxury vehicles etc. Neither respect is lost by the loss of above-mentioned factors.
- For example: A police officer comes to your home in the best suit and in the costliest car. You would immediately welcome him and do your best to honour him.

After the departure of this policeman, your poor teacher arrives at your home. You may not do the same best formalities as you did for the police officer. After your teacher also leaves your home, concentrate on your heart and analyze whom you respect from the bottom of your heart. With the knowledge that this particular police officer even takes bribe from illegal brothels and video parlours exhibiting blue films, even though you gave him royal welcome, but at the bottom of your heart you actually hate him. And for your gentle teacher, you love him even though you have not responded warmly to him.

The same thing would happen with you also. Someone may not give you same royal treatment as he gives to a shining culprit, but people would love you in their heart if you are a gentleman and your deeds are noble. In reality, people know about you more than you know about yourself and don't get fooled by exhibition of wealth and style, and respect only according to your character.

- God says:

"It is only God Who gives the honour and humiliation."
(Holy Quran 3:26)

Hence don't be afraid of criticism, as your honour is not going to be degraded by failure of your effort for success unless you degrade your own moral values.

- Dale Carnegie, in his famous book, *How to stop worrying and start living* says, "Do what you feel in your heart to be right, because you will be criticized anyway. You will be damned if you do and you will be damned even if you don't." Hence don't worry about criticism.

- Abraham Lincoln took a great and risky decision of freeing African origin people from slavery. He was too much criticized and condemned by his friends as well as enemies. Dale Carnegie quoted the philosophy of Abraham Lincoln against criticism in the following words, "If I try to read all the letters of criticism, most of which are not be answered, this office may be closed down for some other purpose. I do the very best I know how, the very best I can and I mean to keep on doing so until the end. If the end brings me out all right, then what is said against me won't matter. If the end brings me out wrong, then

even if angels swear that I was right, it would make no difference.”

- At the end Dale Carnegie says, “Do the very best you can do and then put up your old umbrella and keep the rain of criticism from running down the back of your neck.”

Hence don't be afraid of criticism and remain persistent in your effort.

2. Negative influence

The human body is so complex in nature that since the last one century it is under investigation and study and still we have not understood it completely. Mind and soul are more complex than the body, as not only they involve material, but also some form of energy.

By observation and experience, philosophers, psychiatrists and doctors can only frame-out some figures and facts about it. Some of them are as follows:

- Thoughts are impulses of energy or vibration. Every type of thought has a different vibration or wave length. Every human being emits vibration or energy according to his thought in mind. He also receives it from others.
- A person with a positive attitude, noble thought and high ambition will create similar thought and ambition in the person he meets.
- A person with negative attitude, destructive thought, depression, frustration and criminal mentality

creates similar thought and attitude in the person he meets.

- Any kind of negative thought immediately kills creative imagination. Negative thought also develops a negative personality, which repels people. Negative thought also get imbedded in the subconscious of that person.

- A lantern has a glass to protect the flame. Till the glass is intact the flame keeps on burning even in gusty winds. But as soon as the glass is removed even a small puff would extinguish it. The burning desire is like a burning flame, faith is its fuel and the protective glass is unyielding and firm positive attitude. The burning flame should be protected from being extinguished by a firm positive attitude. Negative thinkers, pessimists, naggers, people with criminal mentality and those who have compromised and accepted poverty in their life and do not struggle for prosperity etc. are extinguishers of this burning flame.

- As long as you have not perfected the steps of Auto Suggestion and your will power is weak, take care to always remain away from such people. And even after programming your subconscious mind for firm and unyielding positive attitude, don't keep friendship with them as a safe precaution.

- If you are healthy, you will not get cold and cough and other infections easily. But then also you take precaution against cold and cough and all kinds of infections and diseases. Negative thinkers and similar group of people are source of intellectual infection. Remain away from them if you want the flame of burning

desire to continue burning and that your persistence remains consistent.

- It is a famous proverb that, “A man is known by the company he keeps”. It is a fact and very true. Always remain in company of positive or successful people or otherwise remain alone, but never remain in the company of intellectual infectors.

3. Compromising Nature

- People lose persistence and faith because they accept poverty and humility in their life and they think and accept themselves to be unlucky. By the following verses you can change your way of thinking and gain faith and persistence:

- God says:

“I do not give trouble to anyone. Whatever suffering mankind gets are fruits of their own deeds.” (Holy Quran 2:286)

- *“And that man shall have nothing but what he strives for.” (Holy Quran 53:39)*

God says in Holy Bible, *“Call unto me, and I will answer thee.” (Jer. 33:3)*

- In the chapter of 'Importance of noble deeds', paragraph four, (The destiny amended), we will study the story of Israeli couple who got children even though children were not in their fate. The conclusion of that story was that destiny could be changed if we desire it and find a way to do it.

- The last messenger (pbuh) said,

“Because of prayer even death could be postponed.”

(Hadees)

- The last messenger (pbuh) also said,

“God said: I treat people according to their expectation towards Me.”

(Hadees)

- Firmly embed the above verses in your mind and remember that God does not make anyone poor. Even if you have curse of poverty and suffering due to deeds of your ancestors and yourself, don't compromise with the situation, as destiny could be changed by your hard work, your own prayer, your noble deed and blessings from saints and holy personalities. Always have a positive attitude and the best expectation from God. If you do so, your condition would definitely improve.

- Every adversity brings with it equal or more opportunity of success; recognize and gain benefit from it.

- As soon as you compromise and accept your fate, you will lose your vigour and vitality in your effort. Your struggle shall become half-hearted. Your will power weakens and your persistence becomes inconsistent.

Always fight till death. Don't give up and...

God also likes courageous people. In holy Bible He says, *“Be strong and of a good courage.”* (Holy Bible, Josh. 1:6)

4. Absence of motivating factor

One and one is not two, but eleven. If with a single battery the light of a torch reaches to 10 feet, by two batteries it would not reach 20 but 40 feet. Achievement, strength, capability, and security of a group are much more and higher than individuals. Don't walk the path of success alone, but make friends of people who are struggling like you. I don't mean that you have partnership with them. What I mean is that walk on the path of success like a caravan.

Long ago, people used to travel from one place to another in form of group, which ensured safety, security, help and guidance to all of them. The said group was called "caarvaan" in Urdu. In modern times also, if you wish to undertake the long and tough journey of success, find a caravan. Approach and make friends with people who have positive attitude, noble deeds, high character, enthusiasm, money consciousness and are not jealous or selfish people. If you remain in the group of such people, your mind and soul would continue to receive constant energy, vibration and enthusiasm. Your desire would keep on burning; you will get new innovative, constructive and prospective ideas.

The last messenger (pbuh) said,

"There is an element of prosperity in consultation."

(Hadees)

Consult, counsel and discuss your idea and plans with the right kind of people. Listen to their views and suggestions and then take your own decisions. But take extreme care in selecting people, otherwise subtly below

the threshold level of your subconscious mind they would steal your ideas and plans and demoralize you.

Hence in order to have constant motivation, join a group of positive thinkers. Even if you don't make friendship with them, try to remain close to them and you shall receive the heat, vibration and good energy of prosperity from them, and a will power to remain persistent.

- When you start your business, your 80% income would be from 20% main customers and balance 20% from 80% small customers. These 80% small customers would always be a headache for you. Keep your heart and soul open and sensitive. If you find a customer uncomfortable and mentally distracting you from peaceful and positive thinking and causing anger, tension, worry, fear etc, politely excuse yourself from conducting business with him. If you do your best in terms of quality, service and advertising etc., God will not allow you to sit idle. You would always be overloaded with work. God says, *"The righteous shall flourish like palm tree."* (Holy Bible, Ps 92:12)

- Take care to protect the burning flame in your heart and peace of your mind. Don't get distracted. Anger, worries and silly matters will distract you from persistent effort. Don't keep your door open for everyone. Choose only that customer who would be helpful in your persistent effort towards success.

What increases Persistence?

We have studied some factors that reduce persistence, such as:

- Presence of criticising people and fear of criticism
 - Company of poverty-conscious people and those with a negative mentality
 - A state of mind, which accepts defeat, poverty and suffering as part of life and does not struggle to conquer them.
 - Having no contact with motivating, energetic enthusiastic and money conscious people.
1. Absence of above-mentioned factors increases persistence. Few more factors which increase persistent character are as follows:
 2. Burning desire is the basic source of all motivation. To develop a burning desire, follow the steps of Auto Suggestion.
 3. A firm belief that you can achieve success and become rich and a firm belief that God would help you in your struggle for prosperity, increases persistence. Also develop faith by Auto Suggestion.
 4. Pray to God constantly for His help and blessings of prosperity which shall change your nature. And by nature you would become money conscious, positive thinker and persistent in your effort to achieve prosperity and success. God does not send money in form of Gift-vouchers, but God changes your personality and nature which is favourable to achieve and receive prosperity and success.

5. Remain in touch with sources of motivation. Which includes reading self motivating books, visualizing success by repeating steps of Auto Suggestion and joining the company of motivated people. Company of motivated people is one of the most important factors in achieving prosperity and success.

6. In the Holy Quran at a number of places, God says:

“OH, you who believe, fear God, and be with those who are true.”

(Holy Quran 9:119)

“And bow with those who bow (in worship and obedience).”

(Holy Quran 2:43)

“Leave the company of those who ridicule the verses of God.”

(Holy Quran 6:68)

There are so many verses of this type. This is because human beings absorb the influence from surroundings. If one remains in company of pious people, he is bound to absorb and develop piousness. If one remains in company of money conscious and prosperous people, he is bound to develop character of money consciousness and characters necessary for prosperity. Hence be very careful about whom you meet, talk and make friendship.

It is said that people of some communities have business in their blood, such as Marvadi, Gujarati and Jews etc. It is not so. No one is born with money-conscious blood. The fact is that their family atmosphere, their society and their culture is money conscious, hence whoever remains in

that atmosphere and culture also becomes money conscious.

- Time heals all wounds. It is not only the best healer but also the best extinguisher. It also extinguishes and suppresses all enthusiasm, high ambition and burning desire etc. To keep the flame burning, motivated and enthusiastic people are one of the most important sources. But they are not easily available across the shelf. Generally such people are extremely busy and have no time for strugglers. In such case self motivating books are only source for motivation. Make a habit of reading good books. Keep a small personal library. Purchase a few good books every month and read them patiently. Underline and highlight your favourite verses and paragraphs and preserve the books.

After a period of time just surf through the pages and read underlined and highlighted matters and you would recall the complete matter which you have read. This way you can retain important knowledge for a very long time.

When I started my career, only books were my companions and teachers. I benefited from them so much that I don't have words to express their importance. Most of the religious and business knowledge I gained was only from reading books.

A list of must-read books is given in the chapter of "Learn from the learned one".

Patience

Patience and persistence are two faces of the same coin. Don't become impatient in struggle for success as it

takes a long time to climb the stairs of success and reach to the top.

Saint Kabeer said:

Dheere Dheere Re Mana

Dheere Sab Kuchh Ho-ey

Mali Dale Sau Ghada

Rut Aay Phal Ho-ey.

That means:

Slowly slowly oh my heart,

Slowly everything happens,

Gardner pours a hundred buckets of water

(Then also) fruits arrive only in their season.

That means even if the gardener pours more water he cannot advance the fruit producing season. Trees would produce fruits during their natural season only.

Similarly human progress also has some natural rate of growth. It may differ from person to person according to effort and hard work, but all human beings and even we ourselves cannot become millionaires overnight. It would definitely take some time.

We should understand nature's slow process of blessing; we should co-operate with it and have patience and patiently continue our struggle for success.

The final authority of the universe says:

“Oh those who believe, have patience and take help from prayer, as God is with those who practice patience.”
(Holy Quran 2:153)

Prayer for universal Prosperity

My line of business is extremely innovative and technical. Sometimes due to work load or other problems I get extremely frustrated and lose interest in it and start finding ways to escape from this type of business and lifestyle.

One of my friends, Dilawar Abbas Chaugle advised me to include a special prayer in my morning routine prayers for our own people and the whole mankind. Because when a person seeks prosperity and well being of others from God, angels pray for same prosperity and well being for him (the seeker). (Hadees)

Hence the fastest and the quickest way to prosperity is to pray for prosperity and peace of mankind. Our own prayer for prosperity may get rejected, but when angels pray for our prosperity it is rarely rejected.

From that day I recite such prayer regularly, and I personally found that after seeking universal prosperity from God, I get strength, peace and courage to achieve impossible and high tasks, and I get revitalised with courage and enthusiasm for daily routine life and complicated tough jobs.

Many a time I get will power to work persistently from prayer to God for prosperity of mankind. I also advise you to include the same in your prayer and feel divine energy to work persistently.

God says in the Holy Bible:

“Man shall not live by bread alone.” (Matt. 4:4)

“Love one another as I loved you.” (John 15:12)

“Be kindly affectionate one to another.” (Rom. 12:10)

If physically we cannot contribute anything for prosperity of mankind, let us at least wish and pray for them.

Most Impressive Example of Persistence

Mohammed (pbuh) (A.D. 570-632) was born and brought up in Mecca in the most respected family of Quraish. At the age of 25 he started business in partnership with Hazrat Khatija (RA), a respected widow. He (pubh) used to travel between Saudi Arabia and Syria for business. His (pubh) business was somewhat similar to the ImportExport business of the present time. His (pubh) honesty, his (pubh) intelligence, his (pubh) pious nature and gentle manners impressed H. Khatija (RA) so much that she proposed to him (pbuh) and then both got married. Till the age of 37 he (pubh) remained a successful businessman, a loving father and husband. When he (pubh) was having everything in life; that is wealth, respect in society, a good family life, his (pbuh) pious mind realised that overall lifestyle of the world was uncivilized; it was not the correct way of living. There was no source of knowledge and guidance, so he used to go to the hilltop and stay in a cave called HIRA for many days for silence and meditation. At the age of 40 Archangel Gabriel appeared one day and revealed him (pbuh) the verses of holy Quran.

On getting responsibility of spreading the message of God to mankind, H. Mohammed (pubh) sacrificed everything he had. For thirteen years he (pubh) relentlessly preached to the Arabs, but approximately only 80 individuals embraced Islam because of extreme resistance from the influential people of the society. In this period his (pubh) followers were killed, tortured, confined and harassed in every possible way. He (pubh) allowed them to migrate to other places. He (pbuh) remained in Mecca withstanding every suffering and pain, but remained determined to complete his mission.

When the influential people of Mecca finally planned to assassinate him, he (pbuh) migrated to Medina, a nearby city, but was never demoralised and with a firm determination he (pbuh) continued his divine duty. As a result in the next 10 years the whole of Arabia got convinced and accepted the message of God.

We see a remarkable determination, persistence, and patience in his (pbuh) life. It is a bright and motivating lesson for businessmen and entrepreneurs who are yet to succeed in their goals, project and in life.

Chapter 19

Business Administration

Introduction

- Journey of a thousand miles begins with a single step. But what if the 'single step' was in a wrong direction? Even travelling two thousand miles would not help in reaching the desired destination. Similarly one cannot build an empire or a large organisation with wrong management policy. Knowing the destination is not the only important thing but knowing the right path is also necessary, so as to reach the destination in day light, before it is too late.
- An individual has many limitations. A big organisation or a large, stable and profit making company cannot be built on the shoulders of a single person. Team work is necessary for this. Hence if someone wants to earn huge amounts of money he must know how to make a team and how to lead it too.
- Many highly educated, highly talented and able people could not exploit their ability because of lack of administrative skills. They struggle alone throughout their lives and earn much less than what they would have earned if they had employed and controlled more people to carry out their work on a large scale.

- Business is one of the best alternatives to accumulate huge amounts of money. One can get a high income in service also but there is always a limitation. While in business there is no limit of progress and it does not end with retirement or death.
- In business also, if it is done systematically, with knowledge, precaution, principle and managed professionally and religiously, then only one gets the sweet fruits of his effort. Otherwise one even loses the prosperity earned by ones parents, or even dies young if one is not able to manage stresses and worries.
- Business administration and management is a vast subject. It requires a three years' course to understand it, such as MMS or MBA etc. It is difficult to describe it in a few pages, but then also we shall revise some of its basic and important aspects.
- For simplicity sake we shall divide this topic into three sections:
- In Section One we will discuss the overall principle of organisation.
- In Section Two, we will discuss administrative techniques, which an entrepreneur or manager must adopt, while dealing with subordinates.
- In the third section, we will discuss what quality an individual should develop to become a leader or an able administrator.

Chapter 20

Principles of Organisation

- As we have discussed in the chapter of 'Auto Suggestion', a clear goal is necessary to achieve success or to accumulate huge amount of money. What is true on individual level is also true on organisation level. Whatever goal an organisation wants to achieve, it must be described clearly and specifically and every member of organisation must know it. Then only a concentrated effort could be applied in the direction of achieving that goal without wasting time and money.
- This is the importance of a clear goal. But what goal should one choose is a difficult question. Instead of giving a specific answer to this question, let us study what goal and principle some large organisations have chosen and because of which they became leaders in their fields. We will study the example of IBM, the giant computer and Software Company.

The IBM way

- Thomas J. Watson Sr. founded IBM in 1914. Initially they were making butcher scales and time clocks and known by the name of "Computing-tabulating and recording company". At that time they had only a few hundred employees. Today they are leading manufacturers of computers, employing more than 400000 employees and their turnover exceeds 50 billion

dollars, with branches and offices in every country of the world.

The secret of their super success is rooted in their principles, which are as follows:

- Every individual of the company must be respected.
- Every customer must be given the best possible service.
- Excellence and superior performance must be pursued.

First principle

Employees are the greatest assets of any organisation. Employees cannot be compensated monetarily for the abuses they get from their bosses. Hence to cultivate and retain good employees, the principle and policy of company should be humanitarian and respectful.

IBM selects the best students from colleges and universities and gives them the best possible training about their business activities as well as principles and policies. Their principles are not only taught in classrooms, but also practiced by every individual of their organisation. They don't have separate dining tables, toilets and parking lots for executives; every individual is treated equally and respectfully.

Second principle

The second secret of IBM's success is their best service policy. This policy has given IBM a super success. In day-to-day life also we see many companies with technically inferior products doing better business than their competitor making super quality products. This is due to their better service.

In India there are about 12 automobile companies and many of them have foreign collaboration with reputed brands. But the sale of eleven companies clubbed together is not even equal to 40% of the sale of the twelfth company; that is Maruti Udyog. This is only because of a wide service network of Maruti Udyog throughout India.

Nowadays cellular phones are a common commodity. Even handcart pullers and rickshaw drivers have cellular phones. But most people use Nokia handsets. It is not because Nokia has a better quality than Panasonic, Siemens, Samsung, Sony Erricson, etc., but it is because Nokia spare parts are easily available at every street corner.

Hence one of the secrets of success of any business is good service policy.

Third principle

Only the fittest survive. This law is not only for the wild but it also applies to the concrete jungle. As time passes only those companies survive and progress who strive for excellence. Excellence in quality, excellence in economical production and technology, excellence in service, excellence in sales promotion technique, etc. and this striving for excellence begins from recruitment of

employees, training them and making culture and atmosphere of organisation in such a way that everyone knows that nobody owns the job and progress in the organisation's hierarchy and monetary gain does not depend on seniority, but it is the result of hard work. And as a general rule outstanding success in business is not possible without a constant urge for perfection.

IBM and hundreds of other companies achieved super success by following principles of respect of every individual, best service to customers and striving for excellence. These principles can give you super success too.

For more knowledge read, *The IBM Way* by Buck Rodgers, published by USB publishers.

Chapter 21

Leadership Style and Administrative Techniques

Introduction

- This book has been written for young entrepreneurs carrying out their business at the grass root level. Hence advices are related to them.
- Those who don't have education of business administration follow their basic instincts while managing human relations and dealing with their staff. Sometimes they become soft, sometimes tough, sometimes they motivate their staff, and sometimes they scold them. Just like politicians they keep on changing their behaviour depending on the situation.

Mistakes entrepreneurs generally commits are:

- They always want a firm control on everyone.
- To someone they always closely supervise and to someone else they over-delegate.
- The goal which they want to achieve, either they keep it with themselves, or very few close staff members know about it.

- Their decision related to human relations is one sided. That means if they want to order someone, they order it. If they want to delegate someone, they delegate. The other person is only on the receiving end and doesn't know why the boss is doing thus with him.
- They scold openly, in front of everyone.
- They don't praise if a job is done efficiently, and even if they do, they do it secretly and to only a little extent.
- Workers and staff are not involved in decision making, goal setting, performance review, standard of performance framing etc. It is done by the boss alone.
- As far as money is concerned he always keeps his fist tight for worker and staff and overspends for himself and his family.
- He always considers his workers inferior to himself.
- Because of these mistakes and drawbacks, availability of good lieutenant and staff always remains a problem for the entrepreneur, and most of the time he has to himself do insignificant work, because of which he doesn't get sufficient time for productive work.
- According to my twenty-two years' experience in industry and the knowledge I gained from books I found the administrative technique advised by Dr. Kenneth Blanchard most effective. Summary of his technique and my views are as follows:

The Technique

- Leadership style is how you behave when you are trying to control your subordinates to get optimum performance from them.
- Two extreme behaviours of a leadership are Autocratic or Democratic. In Autocratic or directing behaviour the leader tells people what to do, how to do, where to do, when to do and then closely supervises their performance. In Democratic or supportive behaviour the leader listens to the people, provides help, guidance, support and encourages their efforts and helps them in solving problems and decision making.
- Dr. Kenneth Blanchard advocates four types of leadership style which involves combination of Autocratic and Democratic style.

Four leadership styles are:

1. Directing
2. Coaching
3. Supporting
4. Delegating.

Directing Leadership style is same as Autocratic leadership style.

In Coaching Leadership style, the leader directs the subordinate to a certain extent, but he also explains the

logic of his decision, seeks their suggestions and helps in completing the task.

In Supporting Leadership style, the leader supports the subordinate's effort in completing the task. He involves them in decision making and shares responsibility with them. In short, he trains them to become independent. The leader directs as minimum as possible and guides and supports as much as possible.

The last leadership style is Delegation. In this the leader turns over the responsibility for decision making and problem solving to the subordinate.

Which leadership style should be selected and when?

No single leadership style is best suited to all situations and to all people. The manager has to diagnose and analyse the subordinates to select a particular leadership style for a particular person. That means the same manager would select a different leadership style for different persons according to their levels of development.

What is level of development of subordinate?

In industry we assign a job to a particular person depending on two characteristics in him: competence and commitment.

Competence is capability of a person to do a job satisfactorily. Competence is gained by knowledge, experience, education, training etc. Commitment is how seriously and sincerely a person takes up responsibility.

Commitment also depends on two factors: confidence and motivation.

A person who is not confident about accomplishing a job satisfactorily would avoid doing it. He would find alibis to escape from responsibility. A person not motivated enough would mainly pass the time and do just the minimum so that he would not get fired. Hence we judge a person on his competence and commitment.

Which leadership style should be selected for which competence and commitment level?

We can divide employees into four grades, depending on competence and commitment.

1. Grade I - Low competence, High commitment.
2. Grade II - Some competence, Low commitment.
3. Grade III - High competence, Variable Commitment.
4. Grade IV - High competence, High commitment.

What about low competence and low commitment?

People don't employ them except in government organisation. Why would an entrepreneur carry dead load on his shoulders in the initial struggling period?

- Grade-I people are enthusiastic beginners. People newly joining a company with little experience and skill and not knowing company's priorities, policies and way of doing a business.

Hence initially directing type of leadership style is used for them.

- Grade-II people are those who after working for some time and gaining some skill get disillusioned or demoralized. People begin to work on a task enthusiastically, but after sometime they realize that it is a tough job to master. Or they get demoralized by realizing that the returns of hard work are not sufficient or not worth.

For such people the coaching style is best, which is high on directing behaviour and low on supporting behaviour.

- Grade-III people are those who gain sufficient skill, competence and commitment but are somewhat afraid of taking decisions and risk alone. They want some assurance from seniors that they are on the right path and they can go ahead.

For such people supporting style is best suited.

- Grade-IV people are those who are peak performers. People who are competent and committed. For such people the delegation type of leadership style is best suited.

- By following two examples I think I would be able to explain to you the four leadership styles and four states of development more clearly:

First example

1. When a new enthusiastic candidate starts learning horse riding, the trainer dictates his every move. That is how to hold the saddle, how to climb, what should he do and what he should not. This is directing leadership style and the candidate is in the first grade of development.

2. The candidate learns the basic skill of sitting and holding a horse. He realises that it is not an easy task. His enthusiasm drops. His illusion ends. Then the trainer coaches the candidate to gain more skill; that is racing, and jumping etc. and boosts his enthusiasm and confidence. In the second stage he not only directs, but also praises him, listens to his problems and views and explains the technique. This style involves somewhat a more directing and somewhat a less supporting and is termed as the coaching leadership style and the candidate is in the second grade of development.

3. When a candidate gains sufficient skills the coach adopts supportive leadership style. For example, to win a jackpot tournament or a polo game, the candidate and trainer mutually decide the strategy, according to which the candidate would carry out his plan and the trainer helps in achieving decision.

In this style the trainer is less directive and more supportive. He involves the candidate in decision making. This leadership style is supporting and the candidate is in the third grade of development.

4. When the candidate becomes an expert, the trainer delegates responsibility to him. He might say, "Look at that Jackpot Trophy; I want it on my table. Go and get it". This

leadership style is delegation and the candidate is in the fourth stage of development.

Second example

1. When a new enthusiastic candidate comes to learn cricket the trainer directs him in everything; how to hold the bat, the ball and stand in front of the wicket (stumps) within the crease etc.

The trainer uses the directive leadership style. He says how to do, what to do etc. and the candidate is in the first stage of development.

2. When the candidate learns basic skills and realises that cricket is an art and a difficult technique, his illusion fades away. His morale and enthusiasm drops. Then the trainer coaches him to boost his morale and confidence and teaches him finer techniques of cricket. That is how to bowl fast, spin or googly, how to hit different strokes, how to run and most important how to save himself from injury etc. The trainer directs as well as praises the right moves, listens to the player, explains and discusses the problems faced in bowling and batting etc. and tries to boost his morale and interest. This is the coaching leadership style. The coach uses more directive and less supportive leadership style and the candidate is in the second grade of development.

3. When the player is able to play at college, university, national or international level the trainer and the player mutually discuss and decide the strategy. They analyse the ability of the rival team. Their plus points, their weakness, pitch condition; should they bat first or take fielding, etc.

The trainer supports the players to make decisions. In such condition the trainer directs less and supports more in decision making. This is the supporting leadership style and the player is in the third stage of development.

4. When the player becomes like Sunil Gavaskar, the trainer spreads his leg on the table and says, "I want that world cup on my table; go and get it. It is your baby, so you decide how you do it." The trainer uses the delegate leadership style and the player is in the fourth stage of development.

How should we use the leadership style?

- Suppose you employ a highly competent and highly committed person in your organisation, at high salary.

According to our theory for an enthusiastic beginner the directive type of leadership style should be used. Hence you start closely directing and supervising him. What would the candidate think about you?

He may think, "This bugger is chasing such a talented and experienced person like me like a kid. How disappointing!"

- To the same highly competent and committed person if you just delegate responsibility and leave him alone according to our theory, then what he will think?

He may think, "This bugger is avoiding me. He employed me on such a high salary and is just not bothering. He is ignoring me."

*Thus whichever leadership style you use, it backfires.
So what to do?*

- You have to communicate and arrive on an agreement with your subordinate about the leadership style that you are going to use with him. He should be aware of situation.

The employee should know that because of his unfamiliarity with company he is being treated by directive leadership style and as soon he gains knowledge he would be delegated responsibility.

- So a manager should be mentally flexible to use any kind of leadership style.

- He should diagnose the development stage of the employee and select a leadership style accordingly.

- And he should communicate and arrive at an agreement with the employee either verbally or mentally about which type of leadership style is being used for him and why. Both should be aware of it.

Different leadership style for same person in different situations

- Now again consider the example of cricketer. The trainer has trained Sunil Gavaskar to the fourth stage of development and used delegation leadership style with him to win the cricket tournament and said, “Look at that trophy; I want it on my table. Go and get it.”

Now suppose the same player (Gavaskar) wants to learn boxing from the same trainer. Would the trainer use the

same leadership style right from beginning to make him win the boxing tournament?

Would he again spread his leg on the table and say to Gavaskar, "Look at that Mike Tyson, I want his lower jaw on my table, go and get it?"

If he says so, I am sure Gavaskar would lose both his own jaws to Tyson.

- The trainer cannot use the same leadership style with same player in different situations right from the beginning.
- Initially the trainer would direct Gavaskar, then coach him, then support him and only when Gavaskar becomes an expert in boxing would the trainer delegate him.
- Similarly a manager has to use different types of leadership styles with the same person for different tasks, according to his development level for that task.

Last Word

- An intelligent and experienced person, 60 years of age will do exactly what I have described, without learning it from anywhere. So what is new about it?
- Basically this book is written for the young entrepreneur. It is only a reminder for effective human relations and is a guideline. Between ages of 20-40 generally the young generation has courage and confidence of Alexander the great. They are overconfident of conquering the world alone according

to their own ideas and philosophies. While doing so they sometimes overstep some boundaries of human relations, causing too much loss and damage and it is too late to repair the damage.

I have seen few examples in which young qualified enthusiastic sons ruined profit-making organisations established by their fathers because of overconfidence.

Hence if you are a young ambitious entrepreneur, best of luck for all the success in life. But if you differ drastically from the philosophies described in this book, watch your steps as these philosophies are time-tested and advocated by world leaders in business management.

Chapter 22

How to be a Successful Leader

- To be a successful leader, two aspects are important:

1. People should admire you
2. People should follow you

How to get admired?

To be liked by people requires two things:

1. Understand human psychology and act accordingly.
2. Mould your character and nature in the required way.

What is human psychology?

As far as business administration is concerned we should know at least a few facts about human nature. They are:

1. For every person, he himself is most important than anything else in the world.
2. One way or the other, he considers himself superior to everyone else.
3. He craves or is desperate for recognition.
4. He is extremely ungrateful.

- The above mentioned facts are explained in detail are as follows:

Self Importance

Maximum importance a man gives to is “HIMSELF”. He is a thousand times more concerned about the slightest pain in his head than a thousand people dying in some other part of the country.

When telephone conversation was analysed by a telephone company it was found that the most commonly repeated words were, “I, My, Mine”. Everyone loves to talk about himself or herself.

Superiority

Every individual in the world considers himself or herself superior to others. White men believe they are born to rule the black and brown races. Under this concept the European even tried and succeeded upto a certain extent to dominate the world. The Japanese consider themselves to be superior to Europeans. Japanese write all technical literature in their own language and are enraged if a Japanese girl dances with Europeans.

Afghans consider that only they are real Khans and Indian Khans are duplicates. Christians think that the Quran was compiled from the Bible, hence only their faith is original and the right path. Muslims consider all others misguided.

Hindus call all non-vegetarians “Malich”, which means “dirty people”. Brahmins consider themselves to be superior to others and reserves the right on religious

teaching and knowledge. Forty years ago in my childhood in Uttar Pradesh, if a low caste person overstepped the Brahmin's shadow, the Brahmin used to bathe again. So everyone in the world, one way or other, considers themselves to be superior and more pious than other people.

There is nothing wrong in it. It is human nature. We have to just remember it and act accordingly.

Craving for recognition

Gopal purchased a diamond ring and wore it on his index finger. In order to get noticed whenever he talked he waved his hand and finger to attract people's attention to his beautiful ring, but nobody noticed it.

Gopal was so much frustrated that he burned down his own house. Neighbours came running with buckets of water to extinguish the fire. Gopal stood among them and start directing with his index finger, "put water here", "extinguish fire there", etc.

In between, a neighbour noticed his ring and casually said, "Oh Gopal, you are wearing a beautiful ring." Gopal said, "Oh come on yaar, if you had told me this earlier, I would not have burned my house."

This is a joke, but it illustrates human nature perfectly.

I know a person who was hardly able to fulfil the growing needs of his family and was staying in a small 350 sq. ft. rented flat with six kids. Somehow his income increased. Imagine what he did with his surplus money?

Sent his children to a better school? Purchased a flat or a workshop? “NO”. He purchased a posh and costly car. Guess why?

We crave for appreciation, we are desperate for recognition and we go mad to get noticed.

People wear revealing modern fashionable clothes, over-decorate their flats and bungalows, overspend on parties, purchase costly cars, and adopt ultra-modern lifestyle in orthodox society just to get noticed, noticed and noticed and nothing else.

Actually they want to scream out, “Look at me, the most modern, most advanced, most cultured, most prosperous man; better than you in every way.” But they shy off and send messages only by flaunting their possessions.

If you employ such a creature in your organisation, notice him and appreciate him lavishly. Otherwise he would burn something to get noticed. Believe me I am not joking.

Ungratefulness

Do you know what the great manufacturer comments about his product?

“Most surely man is ungrateful to his Lord.” (Holy Quran 100:6)

Who knows human nature better than God?

Once Jesus Christ cured ten lepers. As soon as they got cured, they jumped with joy and ran away. After sometime only one out of ten returned and thanked Jesus Christ (pbuh). The other nine never expressed any gratitude to him.

Neither we are Jesus Christ (pbuh), nor our favour be as noble as curing lepers. So not even one out of ten would turn back and thank us.

This is human nature. Hence let us not expect gratitude or appreciation from people.

- When human nature is not so good, why should we bother about it?

- The Lord says:

“Among you there should be a group of people, who should call to people for the right path and prohibit them from doing wrong. Only those who do this will be successful.”

(Holy Quran 3:104)

So even though human nature has so many drawbacks, then to for our own success in both the worlds, we should remain among the group of those people who always do good to others, always preach them for noble cause and caution them about their mistakes.

- Now that we know about human nature and our noble duty, how should we proceed to earn peoples' admiration?

- God says:
"Oh Mohammed (pbuh), preach them with logic and wisdom."
 (Holy Quran 16:125)

"Let your speech be always with grace." (Holy Bible, Col. 4:6)

"Let your conversation be without covetousness (greed)."
 (Holy Bible, Heb. 13:5)

Talking with wisdom, logic and grace is first step toward earning people's admiration.

How to Influence People

Few wise tips for dealing with people are as follows:

- **Never Condemn:** When you condemn, you directly challenge the superiority and importance of a person and it is negative appreciation. It is against their basic nature, hence people react sharply. They defend their stand even if they are wrong, as this is the only way which supports their ego. Even if you condemn for his benefit and improvement, he would take it the other way. He remains hurt, bitter, defensive and stubborn. He would keep this incident in his mind and take revenge in the future. If you don't want to be hated, don't condemn anyone.

- **Appreciation:** Appreciate every achievement and good performance of people honestly and sincerely. There is a difference between flattery and appreciation. Flattery (appreciation without reason) annoys people, while genuine appreciation arouses them to a new height of pleasure. People like those who value their hard work and appreciate it.

• Smile

- It is a Chinese proverb that, “A man without a smiling face must not open a shop.”

When you smile you are indirectly saying:

“I like you.”

“You make me happy.”

“I am glad to see you.” etc.

The other person is delighted with your action and reacts positively. The whole process creates a friendly atmosphere.

Dogs are the most admired pets. But why?

Because they express extreme happiness when they meet their master. Hence the master also loves them more than any other animal.

Hence you also smile and express your good feelings when you meet anyone. If you do so, I don't mean to say that people would love you like their pet dogs, what I mean is that they would like you more than any other person without a smiling face.

Smile breaks the ice-wall in between; it creates a warm and friendly atmosphere. People naturally like and extend their cooperation to one with a warm and natural real smile on his or her face. Hence greet people with a warm smile.

Talking

- If you want to impress someone in conversation, select the topic which is most important for him in the world. It is HIMSELF. Allow the other person to talk about himself and listen to him attentively.

Remove the words 'I', 'Me', 'My', 'Mine', from your vocabulary and substitute them with 'You', 'Your', 'Yourselves', etc.

The other person would talk for hours and love the one who listens to him attentively. This is because, by talking, people satisfy their psychological need of self expression. And patiently listening to them gives them a sense of importance. They think that at least someone in the world is attentive to them and their achievement.

• What's in a name?

The sweetest sound to anyone's ear is his sweet name. People give positive response when someone calls them by their name and pronounces it correctly. So if you want to reserve a soft corner in someone's heart, remember his sweet name and pronounce it correctly.

The Sacred Secret

- God says:

“Oh Mohammed (pbuh), you have the most noble character.”
(Holy Quran 68:4)

- At another place in the Quran, God says:

“Oh Mohammed (pbuh), your nature is soft and sweet, that is why your companion don't desert you.”

You can fool someone, sometime, but you cannot fool everyone every time. By only acting you cannot retain the loyalties of your friends and companions for a very long time. Ultimately people would realise the true face behind your mask. If you want acceptance and appreciation in society then genuinely adopt a noble character and a sweet nature.

- In short, the first hurdle of leadership; that is getting accepted and liked by people could be overcome by:

1. Never condemning anyone
2. Appreciating good results
3. Smiling genuinely
4. Allowing others to talk about themselves and listen to them attentively.
5. Adopting a noble character and a soft Nature.

How to get followed?

- Even if people like you and love you, even then they may not obey you, or accept your decision. How to control them and get them to follow you? Here are few tips for effective leadership.

- Why did you study so hard in the college? Or why do you work so hard in your office or workshop?

You studied hard because you desired to excel, to obtain admission for professional course. You work hard in office or workshop because you desire to surpass every competitor.

You had a desire, so you worked hard. The thing which forced you to work hard was desire and this is the secret.

If you are able to arouse in other person an eager want, or desire, he will work hard beyond your expectation, without pushing or coaxing him. If you want your subordinate to work hard, learn to arouse desire in them.

- If you find low productivity, low efficiency, or absence of motivation in your subordinate, throw a challenge for them, or generate an atmosphere of competition among them to excel. And motivate them to select a high target themselves and facilitate them to achieve it.

- The morale of employees drop when they find that no one notices their good work. No one appreciates or praises them, but as soon as a mistake occurs, they get fired immediately in front of everyone.

Ignoring good work, straight way firing for mistakes and humiliating employee in front of everyone are some of the deadliest mistakes which a leader commits.

- A good leader invents excuses to praise his subordinates and provide them opportunities to save their face if they commit mistakes.

- An effective leader calls the employee to his cabin or where no one can listen to their conversation, and then calls his attention to his mistake indirectly.
- A good leader first talks about his own mistake before criticizing others.
- A good leader asks questions instead of giving direct orders.

For example, if his pen falls on the ground, instead of giving direct order to pick it, he would ask, "Can you pick up my pen?"

For the same work the first was a direct order and second an indirect order in request or favour form. Nobody wants to obey direct orders and everybody wants to do favours as it increases their importance.

- A good leader accepts his mistake without any hesitation or shame.
- An able leader motivates, encourages and makes the correction of fault easy.

Some unconventional advices

- Lao Tzu was a Chinese philosopher in 500 B.C. He wrote a book, *Tao Te Ching* for politicians and rulers of China. Many authors have translated it into English. John Heider compiled and summarized them into a simple and beautiful book with the title, *Tao of Leadership*. Summary of few philosophies from Tao Te Ching are as follows:

Lao Tzu's says: The leader should act as a midwife or a nurse.

A nurse helps in childbirth; she tries to minimize labour pain and tries to pull out the baby safely. Though the role of midwife or nurse is most critical, but when the child is born the mother says, "I did it", "I gave the birth". No one even mentions the name and effort of the nurse.

Similarly a leader should arouse the eager want in the heart of followers to accomplish the job, then facilitate and help them to carry out the job. And when the job is completed, let the followers and subordinates say, "We did it." Let them take the credit and feel the importance. A leader should not take the credit alone.

When a leader doesn't claim credit of a good job and remains fair and generous in monetary dealing, both respect and prosperity gravitate to him.

- "Greatness comes from knowing how to be lowly, empty, receptive and of service."

A dashing, excited, over-acting, arrogant and unyielding person cannot lead excited emotional and erratic people. For leading such group of people a leader should be humble, at service, empty and receptive. For example, when a river flows down the hill, it is excited and gushing, but when low, receiving, calm and quiet sea receives it, it also gets transformed according to the state of sea and becomes calm and quiet.

When a man, masculine, excited, tense over and dominating meets a woman lying below, open empty and receptive. Masculine vibrates, spends, resolves and becomes

soft and finally it is the feminine that encompasses the masculine.

A wise leader is always at service, receptive, yielding and following. Initially the subordinate's vibration dominates and leads, and leader follows. But soon it is the follower's consciousness which gets transformed according to the consciousness of the leader.

A wise leader's conscience will dominate the conscience of every follower provided he is down-to-earth, centred, unyielding, always at service, receptive and following.

- “If we do anything more and more, over and over again, then its opposite or polarity would appear.”

For example, striving to be too beautiful makes a person look ugly. An obsession with living indicates fear about dying. Hence our attitude should be moderate and of the middle path. We should avoid extremes.

- A leader should be centered and grounded, only then will he be able to work effectively with erratic people and in critical situations.

Grounded means he should be down-to-earth. He should not act under the influence of emotions or in other words, he should always be aware of what he is saying or doing. He should know where he stands and what he stands for.

Centered means the ability to recover ones balance even in the midst of action, excitement and emotion.

One who is not grounded and centered gets carried away under the influence of excitement, emotion and pressure of leadership. He makes mistakes in decision-making or even becomes ill.

- Allow regular and sufficient time for silent reflection. That is emotion should pass away and mind becomes peaceful.

Too much order, instruction, intervention and drama in a group overwhelms senses and hinders logical thinking and genuine understanding.

- If you wish to know and improve yourself try meditation.

In simple words meditation is concentrating on our own forehead in a relaxed condition and not thinking of anything and not using any of our five senses.”

- Ron Holland in his book, *Talk and Grow Rich* strongly recommends silence and not to think anything for at least 30 minutes every day. For this purpose he recommends a sound proof room. Sit in that room with electronic watch which indicates time numerically. It is very difficult to keep the mind empty of thought for 30 minutes, hence try not to think anything only for a minute, then next minute and so on. In this way complete 30 minutes. Sitting in silence and not thinking anything stops the chattering in mind. We can clearly listen and understand thoughts presented by the subconscious mind, the sixth sense and divine hunches.”

- Prayer with total concentration towards God is another type of meditation and emptying of mind. It also refreshes the mind and soul. Do it at least half an hour daily to benefit religiously and medically.

- Mr. B. K. Pant, a gentleman, started his company in 1959.

He was having more than 250 workers and did extremely well till 1975. For further expansion he took a bank loan of Rs. 15 Lacs in 1975. Then suddenly labour problems started in his company, due to which he incurred tremendous financial loss and his company was declared sick. For the next 25 years he could not pay taxes, salary and creditors on time.

Workers, who had pushed him to the verge of bankruptcy, kept on hounding him for salary raise, bonus and payment etc. on time.

When I started my business in his premises, my income was so less that I could not help him. Helplessly I could only observe him and learn the bitter lesson of life. That gentleman and his able wife Madam Geeta Pant patiently bore the mental torture and somehow carried the unbearable load for two decades. Their daughter, Dr. Anupama, after becoming a doctor, went to USA, arranged the money and paid the bank loan, workers and government and saved her parents from getting crushed in the grind mill of time.

When I analyse the life and leadership style of Mr. Pant, I get convinced with the leadership style advocated by Loa Tzu. Mr. Pant rarely talks tough and he listens to everybody but he never gets uprooted. He remains determined and keeps on fighting without compromising his principles.

Sometimes in life we become helpless while confronting with family members, society and workers. Use of authority, force or head-on collision may further

worsen the situation. Ancient wisdom is the only way to tackle such situation.

- There are so many philosophies, theories and management principles. Which one is more effective? Which one should we follow? Let us put this question to our Lord. Let us see what He says.

He says:: *“Don't lose hope; don't have worries; only you will be successful, if you are truly believers.”* (Holy Quran 3:139)

At another place He says: *“God makes path of freedom from all trouble, for those who believe in Him. He feeds them from such source from where no one can even imagine. He fulfils all their needs.”*
(Holy Quran 65:2-3)

- The Lord of universe says:
Swear by time,
That all human beings are at loss,
Except those who,
Believe in Me,
Have noble deed,
Call for right path
And practice patience (Holy Quran 103:1-3)

Faith in God, humanity and patience are some of the most important secrets of success in life. Learn to adopt them in business also if you want to succeed.

- So you can follow any principle, whichever you like, to manage your business and control your subordinates, but make sure it is also according to simple and common law of humanity and which invites God's favour and blessing too.

Chapter 23

Decision Making

- An old man and his young son set out for a neighbouring city with their donkey. When they passed a small village, people started laughing at them and said, “See the fools, they have a donkey, but they don't ride it.” So the old man asked his son to ride the donkey.

When they passed the next village some people again started laughing and said, “The boy has no sense. Poor old man is walking and he is enjoying the donkey ride.” The boy came down and the old man sat on the donkey.

When they passed another town, people started laughing again and said, “The father has no mercy, the poor boy is walking and he is enjoying the donkey ride.” The old man asked his son to ride the donkey along with him. The load of two was too much for the donkey. When they passed another crowd, some of them again taunted them and said, “They are killing the poor animal and they have no mercy for the donkey.”

The old man and boy could not decide what to do. Finally they took a long wooden plank, tied the legs of the donkey to it and carried it on their shoulders. When they passed over a bridge, a large crowd gathered to see such a funny scene. Due to their clamour, laughing and taunting, the donkey became frightened and while struggling to free

itself; it fell into the river, drowned and was lost forever.

This is an imaginary story taught in our school. But in fact it is not imaginary. This incident is repeated hundreds of time around us. Only the characters are different.

- Mr. Jadhav was a gentleman. He worked as a clerk in an office. His friend motivated him to take up salesmanship and resign the job, which he did. But Jadhav did not succeed as a salesman.

So his parent asked him to sell hardware on commission basis to small workshops, which he did, but returns were not according to his expectation. His wife motivated him to sell precision and costly tools and tackles to large organisations, which he did. But still the success was not up to his expectation.

Finally Jadhav decided to supply bulk steel bars, cement, sand and bricks to builders. He got his payment and profit regularly as long as a project was on. On completion of project, Mr. Jadhav never received the payment of his last supply to the builder. Jadhav tried both legal and illegal ways to get his payment but the builder was too strong. Finally Jadhav had to sell his flat to make payments to his suppliers. Instead of the donkey, Jadhav lost his flat and fortune.

In order to succeed you have to take your own firm decision and stick to it, irrespective of what others say. Opinions are the cheapest commodities on the earth. Everyone has a stock of it for anyone who accepts it. If you get influenced by opinion or criticism of others and change

your decisions, you will never succeed in life and in achieving your goal.

- All successful men in the world have the habit of taking decision quickly and firmly and take a long time to change it even if they have to. On the contrary all failures take a long time to take decision and change it very quickly.

How to Make a Decision?

There are four steps in decision making:

1. First we have to analyse the problem clearly and completely. That is, why do we have to take the decision? Or what would happen if we don't take the decision?
2. Then we have to collect all figures and facts about the matter. While collecting facts we generally commit mistakes. We concentrate only on aspects that suit our nature and mentality. We reject all facts and figures which are against our thinking. While experts suggest that we should do it so honestly as if we were doing it for someone else. Dale Carnegie says, "If a man devotes his time to find fact in an impartial way, his worries would usually diminish in the light of knowledge."
3. In the third step we should write down all possible alternatives.
4. In the fourth step we should select the best possible alternative and start implementing it without looking back.

Few Comments

1. To keep on thinking about one problem beyond a certain point creates confusion and worry. There comes a time when any more investigation and thinking are harmful. After a certain period we must decide firmly and proceed and never look back.

2. Does anyone actually follow the above four steps?

Only very few and successful people do it. Common people don't have so much patience. But actually a problem well-defined is half solved and a picture is worth ten thousand words. Writing down a problem and its solution makes thinking much systematic and clear. The mind does not think again and again the same worries and decision could be taken more clearly, accurately and quickly.

3. Would our decision be always correct if we follow the rules?

Not necessarily, there is no golden rule which ensure that the decision would always be correct. But if we analyse the problem, think about its various possible solutions, select one and firmly carry it out, then even if our decision is wrong even then we gain experience from it. Next time we shall be more mature in making a decision. Life is a continuous process of learning. Nobody is born perfect. By our wrong decisions and bitter experiences we keep on improving ourselves.

4. Hence in every situation, when matters are related to our well being, the decision should be our own and personal. We should get advice, consultancy,

counseling, from others, but we should do what we think is the best alternative for us. We should firmly take our own decision and proceed.

- Few proverbs that may be remembered are:
 - “Success is for those who dare and struggle for it.”
 - “Do your duty best and leave the rest for God.”
 - “God likes courageous people.”
 - “God helps those who help themselves.”

Few Crucial Decisions

The three most crucial decisions that one has to take in life are:

1. Education
2. Marriage
3. Business partnership

Education

A horse can carry a person and run at a high speed for long distances. A bull can pull a heavy load for many hours. A camel can travel in the desert without water for many days. God has made everyone for a particular purpose in this world and according to their purpose gave them a special ability.

Similarly God has made every individual human being for a particular purpose in this world and has given him a special ability. Everyone has to recognize his ability and purpose or duty in this world and select his profession accordingly.

The nature of a person becomes clear from childhood. The parent should cultivate it positively and should not superimpose their own liking and wishes on the child.

If the parents find that their child has a technical mind, or is studious, or talkative or show-man and the child also like to go for education accordingly to his nature, such as engineering, research, acting or advertising etc. then both should analyse the situation, get vocational guidance and if there is no negative aspect to it, the child should be educated according to his or her liking.

In this first decision, both the child and the parents are involved. A wrong decision by the child or parents spoils the career of the child completely.

Marriage

Importance of marriage

- God says:
"I have made men and women a dress or a garments of each other."
(Holy Quran 2:187)
- At another place God says:

“He placed between you affection and mercy.”

(Holy Quran 30:21)

- The Last messenger (pbuh) said:

“Marriage keeps glances down and protects from infidelity.”

He (pbuh) further said:

“Married life is my way of life.”

(Hadees)

He (pbuh) has prohibited celibacy.

- The Hindu divine book says:

“the Greatest blessing of God is a good wife.”

- These divine verses indicate the importance of marriage.

- Napoleon Hill says, “Whatever a man does is to please a woman.”

For example a bachelor acquires a good flat, or a posh car to impress his girlfriends. A married man earns more and more money to have a higher standard of life for his family and particularly for his loving wife. This urge of pleasing the opposite sex motivates a person to excel in money making business and in every walk of life.

On the contrary, if there is bitterness in married life, then the first thing to go down is the motivational energy to excel.

With a wrong mate or marriage, a person gets totally demoralized. How can a demoralized person without peace of mind excel or even succeed in this competitive world, where only the fittest survive?

Hence failure in married life is one of the most important causes in overall failure in life and particularly in business.

Requirements of Marriage

- The first requirement of marriage is that both partners should like each other. The last messenger (pbuh) says:

“Liking and willingness of both the bride and the groom is must in marriage.”

The Quran says:

“Pious people seek blessing of God in following words: Oh God, make my wife and children pleasure of my eyes (comfort of our soul) and make us a leader among the pious people.”
(Holy Quran 25:74)

Whenever the husband and wife look at each other they should feel happy. This is the first requirement of marriage and success in business life.

- While selecting the life partner the second most important fact one should keep in mind is the family background of the opposite person, because, “As a twig is bent so the tree will be.”

Family culture firmly gets imbedded in nature. A child born and brought up in a religious, tolerant, enthusiastic,

optimistic and educated culture would always inherit it. If you want such culture in your house, select a life partner accordingly.

Because of facial charm, sexual urge and natural emotion of love, sometimes people take hasty decisions and select a wrong partner and assume that he or she will be as cultured as he or she looks in appearance. But this may not happen. For a rose never blossoms on a cactus plant. No doubt, emotions of love and the heart are very important in marriage, but the brain should not be neglected either and a hasty decision is never advisable.

- The second most important decision one takes in life is about his or her marriage. So, while deciding:

1. Get true information about character and education, religious bent of mind practice.

2. Get true information about family background.

3. Have a look at the opposite party. She or he should have a pleasing personality or at least an acceptable personality.

4. Don't come under pressure by insistence of your own family and friends. Take your own logical and firm decision and proceed for a happy life.

5. The last messenger (pbup) said the criteria of people for selecting bride is beautifulness, wealth, family background and religious, choose the religious bride.

- The best time to marry is the 25th year of age. It should not be delayed beyond 30. Because, when you are 50 to 55, your children should complete their education

and start taking risk in business. Between 55 to 60 years of age, you will not depend on them and you would be encouraging and guiding them in their business activity.

When your children complete education at your age of retirement, you become dependent on them. At this stage neither you can ask them to take risks, nor would they dare to do so. They become over-cautious. Over-caution kills the killer instinct of business and closes their chance to succeed.

Hence start your productive activity at the age of 25 to have well grown offshoots at 55.

Beware of your emotions

Human beings have so many types of emotions such as nervousness, depression, anger, losing self-control under extreme fear (fainting), or love etc. These emotions are not drawbacks or weaknesses, but necessary for fitness and survival of human race. If someone takes a wrong decision under influence of these emotions, it is his own fault; and not the fault of human nature.

For example if a person kills another under influence of extreme anger he cannot be spared because he was out of his senses. He shall be punished for his crime because it was his fault that he could not control his emotions.

Similarly if someone takes a wrong decision in marriage, partnership association or dissociation etc. he cannot blame his emotions. It is his fault that he could not control them. He remained careless, so the emotions overcame him.

Let us understand our emotions

- Suppose a couple in the Stone Age was roaming outside their cave. Suddenly a pack of wolves attacked them. While defending, the man got killed. The woman got a chance to escape and she survived. When she realized that her beloved was dead she got so much nervous, depressed, and sad, that for many days she remained confined in a corner of her cave.

- The pack of wolves enjoyed the feast, waited for the next item for a few days and then marched ahead. If the lady had not been overwhelmed by nervousness and had not confined herself in the cave for many days, she may also have been killed. It was nervousness which saved her life.

The lonely lady was searching for another 'Tarzan. the Ape-man', suddenly an ape appeared instead of the Tarzan. She got so scared that she lost control over her body and remained like a statue, or fainted. Because of her stillness and remaining without any motion the ape failed to notice her and passed by without harming her.

The fainting or becoming motionless under fear saved her life.

- She was born lucky. While searching for another partner she got the James Bond of the Stone Age. When as usual James was making love, another pack of wolves attacked them. Along with James she also got a burst of anger for interruption at the wrong time. Both fought the wolves. In anger, the strength of man is doubled. So both fought in anger like real hero and heroine and chased them away.

This time anger saved their lives.

- We have the Parsee community in India. They migrated from Iran and initially settled in 'Sanjan' (Gujarat). In general they are honest, hardworking, intelligent, educated, peace loving, perfectionist and financially well off or above average. But since many centuries they are committing one mistake. They always marry within their community, because of which their immune system is affected. At old age their degeneration is more rapid than other Indians.

To avoid this degeneration of human race, God created the emotion of love. Under influence of this emotion a person gets mentally blinded. One person loves the opposite sex so much that they almost revolt. They ignore every drawback of another person and can do anything to get united.

Because of this emotion human race survives, flourishes and remains physically fit.

- If people do not get mentally blinded in love and think mentally, logically and assess every pro and con of the opposite party, then they may always marry their mother's choice within her family or community, and the same thing would have happened to human race which has happened to the Parsees; that is abnormal degeneration at old age.

The emotion of love is not bad. It is again for survival of mankind. The Maker Who has designed this software of love has also described precautions by which human beings may not get backfired and trapped in emotional traps. He says in holy Quran.

- God says:

“Tell the pious man to keep their eye-sight down.”
(Holy Quran 24:30-31)

That means, don't stare at the opposite sex.

Holy Rig Veda says:

“Because God has made you women, be careful where to look and keep your eye-sight down and keep your feet close together. And use such clothes by dressing which no one can see your body.”

(Rig Ved 19-33-8)

Holy Quran says:

“Ask the pious women to have veil on their chest and not to exhibit their ornaments.”

(Holy Quran 33:59)

- Wearing dresses with sex-appeal is not the only way to look beautiful. Dresses of dignity, simplicity and piety also could make one beautiful. And a moderate effort of piety and avoiding unnecessary mixing with opposite sex can save us from falling in love with the wrong person.

Hence by chance if you have to take a wrong decision under influence of love in marriage, the blame of your failure in future, in married life as well as in business due to troubled marriage will be on you and not on the emotion or your destiny. Emotions are for safety and prosperity of mankind, it is you who misuse them.

Partnership

- When a company starts making profit, 8 out of 10 business partnerships break down.
- In general there are more crocodiles in the industry than in African rivers. If you are young and enter into business partnership with a senior businessman, he would love to do business with a young, dynamic, educated and sweet baby like you. But at the end when business gets stabilized and start generating profit, he would try to swallow you along with your fins. Hence, as far as possible, avoid engaging in partnership with more mature and senior person than yourself.
- If you are overconfident about someone's integrity and honesty and you want to become his partner, make a legal agreement and write down every aspect of business in it and even terms and conditions of dissolving the partnership.

God says:

“When you enter in monetary dealing with someone, write it down and make two witnesses of it.”

(Holy Quran 2:282)

Because even gentleman and honest persons become selfish when monetary matters arise. Secondly human memory is very poor and selective. Man doesn't remember what and how much he has to give, but always perfectly remembers what and how much he has to receive and he always prefers a lion's share in profits.

A gentleman's promise is not even worth the piece of paper on which it could be written. Hence never believe a verbal commitment. Always make an agreement before starting any partnership.

- Ron Holland quotes the millionaire screen cowboy, Roy Rager in his book, *Talk and Grow Rich*. He says regarding partnership as follows:

Even in 50:50 percent partnerships, each partner should be ready to take 90 percent responsibility and work accordingly and expect only 10% from his partner. This is known as 90:10 formula. This formula gives perfect harmony and understanding between partners. This formula works for any kind of partnership, even in troubled marriage.

This formula is the only way to fight and avoid the thought that forever haunts people's mind. Such as, "Why does he not work as hard as I do? Why doesn't he come as early as I do? Why does he not meet or make new clients? Why does he take so many leaves, or go home early? Why does he not sell as much as I do?" etc.

These thoughts come to both the partners' mind and become cause of partnership splits. Hence let both partners know about 90:10 formula, agree to follow it and practice it in daily life for success and prosperity of the business venture.

A clear, logical, well-thought, consulted and firm decision is must to proceed in partnership type of business.

Chapter 24

Art of Negotiation

Delay Trap

After retiring from the merchant navy, Capt. Gamini a thorough gentleman, decided to set up his own business in Sri Lanka. He wanted to purchase machinery from India, for which he contacted Mr. Lakhani, a shrewd businessman and a commission agent.

Capt. Gamini was planning an innovative business. He wanted to export ground and crushed fine particles of coconut fibre to the gulf and Mediterranean countries. Fine particle of fibre have the property of retaining moisture when mixed with sand. Hence the dead sand of deserts also could be converted into fertile land by mixing fibre and fertilizer to it. These fine fibre particle could not be exported in loose form as they occupy huge volume. Hence he wanted a machine to make them compact in a block form, which I can design and manufacture.

Lakhani offered Capt. Gamini every standard machine and equipment except the special compacting machine, for which he introduced Capt. Gamini to me.

When Capt. Gamini came to India on a four-day visit to finalise and place orders for all machines and equipments. Lakhani gave him a red carpet welcome. He took him to his residence on the first day for lunch. On

the second day he took him sight-seeing in Bombay and helped him purchase gift articles. On the third and the fourth day the two of them met me to understand my concept and designs of special purpose machine, taking trial and negotiation of price etc.

They squeezed out even the last drop of my profits and finalised the deal at rock bottom price. But that shrewd Lakhani kept Capt. Gamini busy initially for lunch, sight seeing and personal shopping and kept the last two days for negotiation and finalising the deal with me. He planned it in such a way that Capt. Gamini signed my order and gave advance to me just an hour before his departure to Sri Lanka.

When Captain Gamini sensed that he was getting delayed and might miss his flight, Lakhani put his own quotation before him. Captain Gamini was in a hurry to reach the airport, because if he missed the flight his other scheduled visits to other places would be affected. Hence he could not give attention to the quotation and prices in Lakhani's offer. For those prices that he felt were on a higher side, he did not have time to negotiate and get offers from other suppliers in Bombay. Hence he helplessly signed the order with him without negotiation and at a much higher price and left India.

As a courtesy I accompanied him up to the airport, in the taxi he expressed his extreme dissatisfaction about the order he had signed with Mr. Lakhani.

This is an example what a shrewd and a cheater type of businessman and negotiator do in business. They pass time and delay the situation to such an extent that the person on the other side gets trapped and has no option but to ink the deal.

Hence even if you have limited time for finalising any deal, have sufficient time to negotiate with others if your negotiation with the first party fails.

Resources Investment Trap

Mr. Iyer ordered me a hose-crimping machine, on my terms and conditions. That is 25% advance and balance against delivery. On completion of the order he came along with his technician and thoroughly checked the machine. He asked for some minor changes and promised to come after two days along with the payment to take delivery.

I made the changes and kept the machine ready for inspection and dispatch. I also planned about the payment. I promised many suppliers for payment after two days' time.

Mr. Iyer came after two days, took trial again and accepted the machine and while making payment, he gave me only 50% of the balance and for another 50% he asked for 30 days' credit.

I was bitterly upset as I had planned so many things. I had even promised many suppliers for payment. Neither was I ready to give credit nor willing to return 50% of the payment, which Iyer handed me. Finally Iyer won and took away the machine on credit. As promised, Iyer paid me the balance after 30 days but I had lost too much money in similar situations earlier.

The game plan of negotiators in these situations is that they take your time and energy to such an extent that you feel a loser even if you deny the deal. If Iyer had asked 30 days' credit when placing the order I would

have never agreed, but when he made me invest so much time and money and then asked for credit I had to give in helplessly.

Beware of the Game Plan of negotiators and be ready to lose time and some money instead of taking a big risk and losing too much money, as I did in few situations.

Emotional Blackmail

Another tactic of getting credit and then cheating is “emotional blackmail”.

The customer would agree to your price without much bargain and give a substantial advance.

Then while you are processing his order he would make many visits to check the progress and try to establish good friendship with you. Casually he would try to impress you with his sound financial position, possibility of many more orders and his clean and honest way of business.

Finally on the delivery date, on the basis of good friendship, which he has established with you, he would ask your help by allowing him credit for a few days or weeks. If you give him credit, you would realize that this animal on two legs is such a crook and an expert in changing behaviours that the chameleon is no match for him.

Do not develop a deep friendship with new customers that you cannot deny an unjust proposal. Refusing order and not doing business is better than taking risks with cheaters. Between 1990 and 2000 I lost more than 5 Lac rupees because of giving credit on'a

gentleman's promise'. And still I get trapped sometimes. Take lesson from my mistakes that you may also not commit them.

The Pleasure of Bargaining

Mr. Patel is our regular customer and a hard bargainer. While purchasing every new machine he bargains and takes at least 10 to 15% discount.

Once he wanted a special type of spare part. Instead of purchasing from the market and selling it to him, I asked my friend Sanjay, to directly supply to him the material at a rock bottom price. Sanjay sent him the material along with the bill. While making payment Patel deducted 10% discount and sent the cheque. I and Sanjay both felt bad, but kept quiet. After a few months Patel again wanted another type of spare part. I asked Sanjay to deal with Patel directly in his own way. This time Sanjay sent the material adding 25% extra. As usual, this time also Patel deducted 10% and sent the cheque. In this transaction both were happy, as Sanjay got a 15% profit and Patel got a 10% discount.

Many people have the psychology of demanding discounts. They get enjoyment and satisfaction in bargaining. They assume that by taking a discount they take away the profit margin of the supplier and the material they purchase is at a rock bottom price and manufacturing cost. In our culture most people have this mentality. Hence if you sell a product or service, keep in mind customers' psychology and quote your price in such a way that you give them pleasure and satisfaction of hard bargaining and a good discount.

Precaution in Bargaining

Mr. Iftekhhar Khan is my friend since 1992. He wanted to purchase a hose-crimping machine from me. He knew that I quote the said machine for Rs. 234000/- and after bargaining I give 10% discount. When he came to my office, I welcomed him, served him coffee etc. and without his asking gave him 10% discount on the machine cost.

While finalising the order he was not satisfied with the price and 10% discount. For about an hour he argued with me. I even showed him my billing and order copy from other customers but he did not agree and insisted on another 10% discount and gave me the advance. Since he was a friend I made the machine at no profit and gave it to him.

Don't make the mistake of offering full discount from your side. To initiate the bargain just give 2 to 2.5% discount and let the customer have the satisfaction and pleasure of milking you. Allow him to squeeze your profit and earn high discount himself, otherwise any rock bottom price would not satisfy him.

Pricing the Product

Reputed Footwear Co. in India many times carries price tags of Rs. 49.99 or Rs. 99.99 etc. Similarly personal computers, Air conditioners, mobile phones, TVs etc. have price tags of an odd figure, just a little less than the next round figure. Why do they reduce 1 paisa or few rupees? Is it that they calculate the price accurately and reduce it to a rock bottom and don't increase even 1 paisa to make round figure? NO.

Price is also fixed to suit the psychology of the customer. In general if a product is available in the market for Rs.100/-, then its manufacturing cost is only Rs. 30 to 35, the balance 65 to 70 is the cost of advertisement, profit of main dealer, sub dealer, stockist, retailer, salesman etc.

Price is fixed in such a way that even though it is high, it looks economical and it gives the impression that it is carefully calculated to exact and rock bottom price. If you are also in selling, learn the art of attractive pricing and if you are in purchase don't get fooled with any figure, compare prices of various competitors, negotiate and then finalise.

Chapter 25

The Secrets of Easy Sales

A good sale is key to a successful business. To become a successful sales person you have to know and remember many facts and figures about customers and principles of selling, and have to change your attitude accordingly.

Facts and Figures about customer and sales philosophy

1. A customer should not be looked upon as an opportunity or prospect for looting or extracting good amount of money. He should be regarded as a person with whom you will share prosperity. Both of you should benefit with every business transaction.

2. A customer actually purchases the “good feeling and benefit” which he shall get after using your product, services or ideas. Otherwise a customer is not interested in you. Hence for a better sale you have to highlight the benefit and good feeling which a customer shall get after using your product, than any other feature of your product.

3. People hate to get sold, but they love to buy. Hence when you want to learn how to sell, first, know and understand how you and other people would like to buy.

4. Thoughts in your mind will get transformed into reality. Hence if you have a positive attitude and imagination of positive negotiation and finalization of deal, then there are more chances of happening of events according to your imagination. Similarly if you have doubts, suspicions and feeling of rejection by customers, then mostly the same rejections will happen.

Sales and marketing is a vast subject. Many degree and diploma courses are designed for this subject. It cannot be summarized in a few pages. Below, we introduce you only some of the time-tested strategies and principles.

Pre-Sales-Planning

1. Before approaching a customer try to get maximum details about him as a person.

2. Try to get maximum details about his needs.

3. In your mind visualise a complete sequence of events, such as the customer giving you a warm welcome, negotiation in positive and friendly atmosphere, completing the deal with mutual benefit. By Auto Suggestion believe this has happened before its happening.

4. Know your product and services thoroughly.

The Selling Process

1. Dress for an acceptable, pleasing and healthy personality.

2. Meet the customer with a positive attitude as rehearsed by Auto Suggestion.

3. Ask him about his requirements and listen to him carefully.

4. Ask him what does he expect, what did he not get from his earlier supplier and understand his problems.

5. Read the customer's vibration (mood, state of mind, way of talking, thinking, way of sitting, his attitude etc). Do not contradict him and try to harmonise with his vibrations.

6. Honestly try to solve the customer's problems. Carefully, logically and artistically try to develop the feeling in the customer's heart that the decision of purchasing is his own. You are not pushing or selling your product, and he would benefit and feel good after getting your product or service. (Remember no one likes to be sold, but all love to purchase).

Your intention throughout the deal should be that first the customer should get what he wants. Then you should get what you want (profit).

7. If you cannot solve his problem, give him addresses or sources from where his problem will be solved and walk out from his office.

8. If a customer selects you and wishes to make a deal with you appreciate his decision, assure him minimum risk, best quality of your product and prompt service. And then actually do it. You cannot fool everyone every time. This world is a very small place and you will be

known in the world for your reality. So Never... never... never... cheat.

9. Write down the contract between you and the customer clearly and completely clarifying all aspects of contract such as the mode of payment, guarantee/warranty, scope of work, delivery period, packing, forwarding and commission etc.

A small misunderstanding at the time of execution of order or supply would ruin your relationship with the customer.

After Sales

1. Follow-up with customers to know how they feel after purchasing your product and services.

2. Problems in product or service are bound to appear. Don't be afraid of it, but sincerely try to solve it. Customers can and would sense your sincerity.

3. If a customer is satisfied, try to have good relations with him and ask him for his active reference.

Remember reference given by a satisfied customer would get you more orders than hi-fi advertisements and hectic field marketing.

Chapter 26

Don't Be Too Innocent

A calm passer-by passes safely, the dogs mostly love to bark and bite the excited ones. Similarly a self-contained and experienced person carries out his business safely and peacefully and most of the big businessmen love to cheat and harass the new enthusiastic and excited entrepreneur because they know that this cute baby is totally harmless. Even if his money or material is forfeited, only one in a thousand has the muscle power to extract his money forcefully. Others would plead humbly, abuse softly or go away quietly. Indian jurisdiction also does not help, as judgment would be delivered only after a generation.

Hence it is a common trend among middle class and big businessmen to cheat small and new entrepreneurs. They give a red carpet welcome to the new entrepreneur; give good business to them, make financial transactions and simultaneously try to get maximum credit.

After getting large credit from the entrepreneur their tone changes. At this stage the entrepreneur is also trapped. He has to give his service and supply at a rock-bottom price and long credit. Or if at any point he stops his service or supply, his balance money gets forfeited.

Hence do not remain innocent. Know what is happening in the world and industry and design your business policy accordingly.

I am quoting some of my experiences and observations. I hope you shall benefit from them.

Importance of the written document

In 1986 I was working in a small company, 'General Hydraulic' as the design engineer. There I used to design as well as supervise the manufacture of hydraulic presses. We used to get large and complicated fabrication and machining work done by M/s. Noble Engineering Works.

The proprietor of M/s. Noble Engg., Jaswant Singh and his son Balbeer Singh always gave me a red-carpet welcome whenever I visited them. They were very friendly with me. In 1987 when I left my job and started consultancy, I got an assignment to design and manufacture six hydraulic presses for Mr. Shah.

Mr. Jaswant Singh always told me that whenever I start my own business they would help me in all respects. I approached Jaswant Singh and asked him for his help for completing the new order I had received. He wholeheartedly welcomed me and assured his full support. He also proposed 50-50% partnership. As I was neither having a workshop nor finance, I agreed.

Jaswant Singh's behaviour was so nice and gentle with me that I did not dare ask for a legal partnership agreement. I took the order on his name. We successfully completed the machine and commissioned it. Mr. Shah asked us to over-bill the machine and return him cash,

which we both agreed. Mr. Shah issued a cheque of full amount, which got cleared.

Till we received the cheque, Jaswant Singh and his son Balbeer Singh always assured me that they would immediately return the cash to Mr. Shah and pay me my profit share and start manufacturing the next machine immediately. But as soon as the payment was cleared their tone changed. Now they wanted advance payment for the next machine before returning cash to Mr. Shah and also insisted me to settle my account only at the end of the year or when we complete orders of all six machines.

I was bitterly disappointed. I firmly demanded my profit and cash of Mr. Shah; they insulted me and started abusing. Since I am physically very weak I did not dare to quarrel with them; neither was I having any legal document. I was helpless and hence could not do anything. I told all the facts to Mr. Shah. He was a gentleman. Though I was responsible for returning his money, he did not demand it as he realized that I had been cheated.

In this first business dealing of my life I lost my profit, I lost money of Mr. Shah and got the liability of payment to suppliers who gave material on credit upon my assurance. I relied on a "gentleman's promise" and suffered a lot.

My advice for you is that do not rely on verbal commitments and promises. Always make a legal document. If you enter into a partnership deal, along with all other aspects decide that in case of dissociation, who shall have the name of company and telephone numbers etc. as even after a long time of dissolving

partnership, orders and enquiries continue coming on the old address, name and telephone numbers.

Friendship in Business

A friend of mine, Mr. Viridi has an engineering workshop and does contract work of machining. He is a thorough gentleman. He signed a counter guarantee for his new customer and friend for rupees seven lacs. His friend could not pay his loan, so financiers are squeezing Mr. Viridi for their money. Just for signing a legal paper in friendship he lost too much money and is suffering a lot.

Do not involve friendship in business. Do not take “on-the-spot decision” in a risky situations. Take time. Consult your seniors, and then take decision.

No one Sells at Loss

I have supplied many extrusion presses to M/s. Hindustan Alloy Mfg. Co. Ltd. in 1989. One day I went to their office at Fort, Mumbai to collect my payment. After receiving the cheque I was casually walking towards V.T. station when a taxi came by me and stopped. The cab driver asked me, “Sir, can you convince this passenger that this cab cannot go to Ahmedabad?” I asked the passenger, an Arab, “What is the matter?” He said he was just coming from Dubai to his friend's place to attend a marriage. But their flat was locked and their neighbour said that the marriage ceremony is at Ahmedabad, so they all have gone over there. “Now I have to reach Ahmedabad immediately. After attending the marriage I have to again return to Dubai for urgent work by the midnight flight. I don't have time and this fellow (cab-driver) says he doesn't want to go to Ahmedabad.”

I told him that the cab is permitted only in the city limits of Bombay, and Ahmedabad was not near; it is 500 km away and the cab may not be having the permit to go there. The Arab said, "Sir, can you just come in the cab? I want a favour from you." I agreed and sat beside him. He opened a box of stereo cassette player and a watch and told me, "I brought these gifts from Dubai for my friend, but unfortunately, now I can neither attend the marriage, nor take these back. Can you help me to dispose them off? I said, "There are so many electronic shops in Bombay, you can sell to them." He said, "I am new, they may cheat me, can you help me, can you purchase them?" I said, "What is the cost?" He said, "They are worth Rs.12000."

I said, "I don't have so much money." He asked, "How much do you have?" I checked my briefcase and found only Rs. 3000. I said, "Sorry, I have only Rs. 3000." He said, "Can you arrange some more?" I said, "Sorry, not possible." I was stepping out of the taxi when he suddenly said, "Ok, sir, take this stereo." I was stunned and so happy. An imported stereo cassette player worth Rs. 12000 in just Rs. 3000! I could not believe it. I handed over the money, took the stereo and rushed home.

At home when I opened the parcel and played the stereo, my pants almost slipped to my knees. It was a duplicate Delhi made cassette player hardly worth Rs. 800.

- In the initial stages of my business, I used to personally go to the shops and purchase valves, pumps and accessories. One day I went to M/s. Kazaf Engg. Co., at Nagdevi Street to purchase some hydraulic fittings. After the purchases I was casually walking towards Masjid Station when a tramp came behind me and said,

“Excuse me, sir.” When I turned, he said, “This is a scientific calculator. Do you want to buy it?” I said, “Sorry,” and again started walking towards the station. He kept following me and said, “Sir, I will give you very cheap.” I said, “Sorry, I have a similar calculator.” I kept on walking and he kept following. He said, “Sir, I will be grateful if you purchase it as I don't have any money and I have to feed my children.”

When he said this, I thought for a moment and just to avoid this deal said, “I cannot give you a better price, you find someone else.” He asked, “How much can you give?” That scientific calculator cost Rs. 500/- in the market. I said, “I can give you only Rs. 50. He said, “50 is too less, can you make it 100.” I said, “Sorry that is my final offer.” He said, “Can you make it 60?” and handed over the calculator to me. I thoroughly checked the calculator, made some calculations and handed over Rs. 50/- to him. I was so happy. As I turned to the station, he said, “Let me pack it and please give me ten rupees more.” I said, “Sorry, fifty rupees is final and gave him the calculator to pack.” He packed it and handed it to me. I placed it in my briefcase happily, went to the station and took a local train to return to home. I was so happy that without any reason I wanted to do some calculations. Sitting in the train, I opened my briefcase, took out the packed calculator and opened it. I do not have words to describe my condition at that moment. The parcel contained only cardboards and there was no calculator in it. That tramp had not robbed me in daylight. I was cheated because of my wrong principle.

Nothing is available at throwaway price in the market. No one is such a fool to sell things at loss. And if you think that there are such fools? Then yes, there are, and it is you and me.

- A friend of mine, Mr. Shameem purchased some aluminium articles at a very cheap rate that came out to be stolen. The police arrested him for purchasing stolen goods and kept him in the lock-up for three days. Saving a few rupees cost Shameem thousands of rupees for greasing the palms of policemen and he also suffered loss of his reputation.

Always remain honest and greed free not only in selling but in purchasing also, and every dealing in business.

“Honesty is the best business policy”.

Part III

Laws Related to Noble Deeds

Chapter 27

Importance of Noble Deed

There are hundreds of students who take the master's degree in finance every year. But how many of them become actual masters of money? Very few! None of them become billionaire, because knowing the jugglery of finance does not make anyone rich.

In fact, financial prosperity is something other than the common concept of accumulation of huge amounts of money. As we human beings are a combination of matter and energy; that is body and soul. Similarly prosperity and good financial position is also a balance of matter and energy. It is money and blessing. It is not purely money. I will try to explain to you what I mean by the following example:

1. A fish in the desert

Consider there is a pit in a desert. Pour a bucket of water and put a fish in it.

Whatever amount of water you pour in it, it will get absorbed in sand and the fish would always crave for few a more drops of water.

Now suppose the water table below the ground starts rising. Even if it rises to an inch at the bottom of the pit, the fish would feel some comfort. The poured water will also

remain for a longer period before getting absorbed by side sand walls of the pit. With rise of water table, the comfort of fish would increase and the poured water would not seep out immediately.

If the water table rises to a sufficiently higher level, even pouring water will not be required.

If it became a fountain, many more creatures would benefit from it, along with the fish.

Human beings are like that fish. Water is our income and dry sand our expenses. As dry sand absorbs all water poured in it, our expenses and standard of life is so high that our income is always less than our expenses and we always remain high and dry. Water table below ground is like God's blessings. When it touches human life we feel little comfort. As blessings increase our comfort also increases. Our peace of mind, satisfaction in life, fulfilment of desire and overall prosperity and respect in society depends more on blessings than our income.

In general our deeds are not so noble that we can get totally submerged in blessings and get relief from worldly headache, but there are saints and holy people who without a clear source of income, actually run orphanages and feed hundreds of people. It is blessing of God which rains on them, or they are like a fountain serving the society.

So for peace of mind and soul and lasting prosperity, blessing of God is more important than our high monthly income.

I know few chairmen of limited companies, who have monthly income more than 10 Lac rupees. But rents of

many flats and bungalows, salaries of dozens of house servants, monthly bills of five star clubs, frequent parties and trips to foreign countries etc. make that million rupees also insufficient for them. They remain unsatisfied, disturbed, restless, worried and run behind money like a dog with its tongue hanging out.

I also know few gentle families with income of only 10 to 15 thousand rupees per month. But they are bubbling with joy and prospering in every field of life. The cause of drastic difference in life of these two types of families is absence or presence of blessing of God. Blessing of God only touches the life of those who believe in Him and have noble deeds.

God says:

“Whoever will do the right thing, whether male or female and believe in Me also, then We will keep them in this world with pious and comfortable life and after death give them the best return of their noble deed.

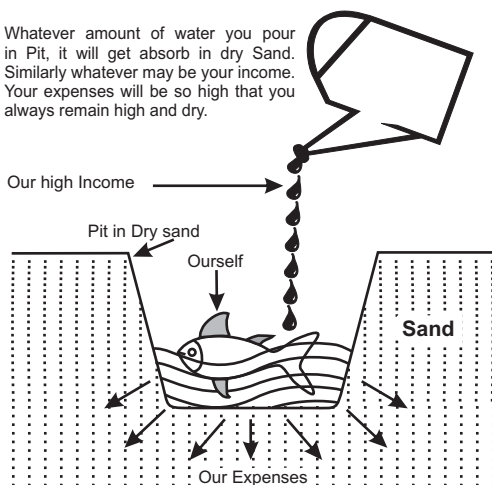
(Holy Quran 16:97)

“If they would have followed the Bible, Tohra and other divine scriptures, prosperity would have rained on them from the sky and would have erupted from below their feet.”

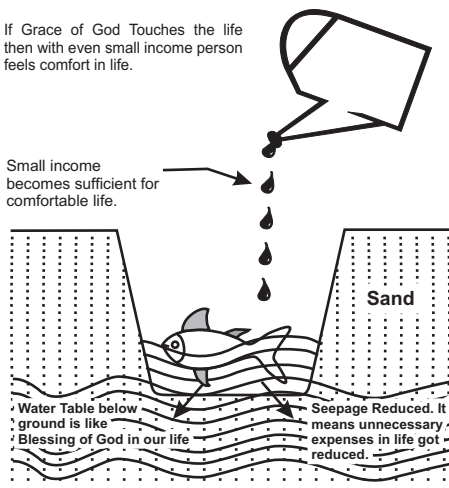
“One group among them are on the right path, but majority of them have bad conduct or deed.

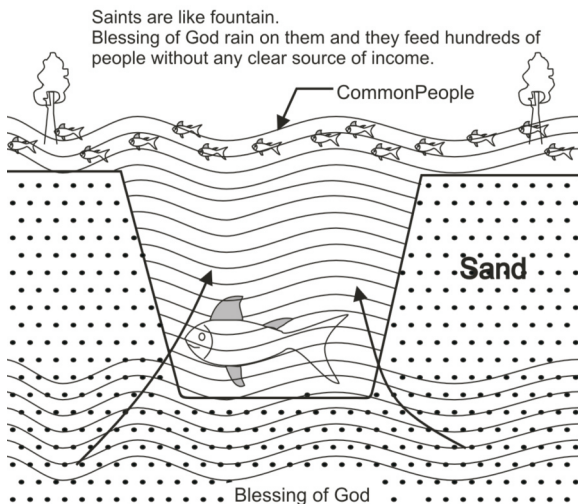
(Holy Quran, Sure Maida 66)

Whatever amount of water you pour in Pit, it will get absorb in dry Sand. Similarly whatever may be your income. Your expenses will be so high that you always remain high and dry.



If Grace of God Touches the life then with even small income person feels comfort in life.





2. The missing fourth wheel

Resources and opportunities for prosperity are not always open, clear and perfect and easy to reach. There are always some hindrances, potholes and restrictions. Throughout life, man struggles to overcome those hindrances, potholes and restrictions, but fails. He wastes his lifetime in this struggle and even at the end of his productive age, his progress almost remains negligible.

For example, those in service, such as in post-office, railways, or schools etc. Their lifestyle is monotonous. They go to work by nine; somehow by working or goofing, they pass their time and return home by the evening. Year after year they follow the same routine.

Even at the end of their service, their life standard does not change much. They walk on the treadmill of time and almost remain at the same place.

The same thing also happens in business life of some people, like small hotels, small general stores etc. Even after generation their status remains same.

Their condition could be better explained by the following example:

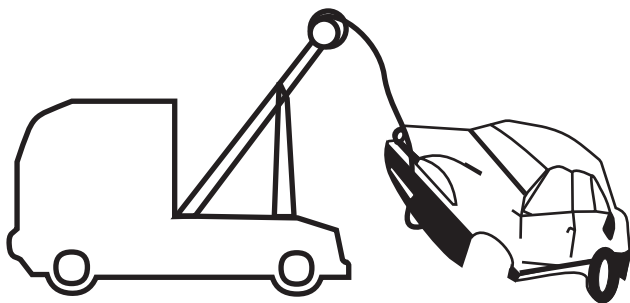
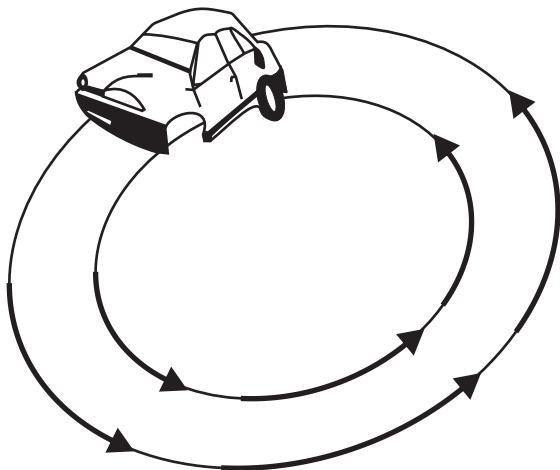
Consider a car with the front one wheel missing. If the driver drives this car, he won't go forward, but move in a circle and remain at same place irrespective of time and fuel he uses.

The only way to move ahead is either to fix another tyre or tow it. Fixing another tyre in the car is equivalent to acquiring, burning desire, positive attitude, persistence, hard work, acquiring business administration skill, walking on the right path and not inviting God's wrath.

Towing service is equivalent to acquiring noble deed and performing regularly those prayers which particularly increase prosperity.

As without fixing the missing tyre or towing, one cannot move ahead, similarly without acquiring habits according to success principle and without inviting blessing of God, one cannot go ahead.

A Car with front one tyre missing, will move in circle. It can not go far away without fourth tyre or without towing.
Similarly in life always one tyre will be missing. Those who do not try hard to over come the difficulties, always remain in same position in life.



Fourth tyre is your positive and construction effort. Towing Service is divine help. Without these two one can not move ahead.

3. The blind beggars and Shankarji

Four men used to earn their bread by begging. Mother Paarvati felt pity for them and requested her husband, Shri Shankarji, to make them rich. Shankarji said, "Poverty is in their fate. They cannot be made rich."

On constant insistence of Mother Parvati, Shankarji decided to give them some wealth in form of gold. Shankarji changed a plank of wood into gold and placed it in the middle of path from where these men crossed daily.

To increase their income, those poor men used to change their begging style daily. On this day they decided to beg like blind men. Hence they tied a band of cloth on their eyes and set out to beg.

They followed the same path where the chunk of gold lay, but being blind-folded they walked over it and remained poor throughout their life.

No one except God can bless with farsightedness and wisdom to see an opportunity. There are hundreds of opportunities everywhere in the society to earn millions of rupees, but only 3 to 5% exploit them. The remaining 95% remain blindfolded and walk over them. To have wisdom to see the opportunity lying on your way and to exploit them, you have to turn to God and please Him by your noble deeds.

4. The destiny amended

An old couple was childless during the period of Prophet Moses (pbuh). They requested Prophet Moses to pray God to bless them with a child. Prophet Moses (pbuh) requested God for a child, but God said, "They don't have child in their destiny." Prophet Moses (pbuh) conveyed this message to the aged couple.

After many years, while passing by the house of this same old couple, prophet Moses (pbuh) saw many children playing in the house of the old couple. He was surprised. When he asked them how they got the children, they said, "A saint came to our house and asked for bread and said whatever number of loaves we give, the same number of children we shall have. We gave him seven loaves and we got seven children."

Prophet Moses (pbuh) was surprised. He went to Mt. Sinai to ask God and said, "Oh God, You said they don't have a child in their destiny but now they have more than half a dozen. How is it so?"

God replied, "Moses I would reply you later, first carry out a work for Me. I need a piece of human flesh. Go to the nearby town and get it for me."

Prophet Moses (pbuh) went to the town and asked everyone, but no one helped him. On his way back he saw a hut on the outskirts of the town. He found in it a saint who lived there. On Moses' request the saint not only gave a piece of flesh, he gave a piece from every part of his body.

Prophet Moses (pbuh) went to the Hill and placed it before God. God said, "Moses, you are also a human

being, you yourself could have given it to Me. But neither you nor anyone in that town did, except for that saint. He loves me so much that when I asked for one piece, he gave me a piece from every part of his body. Now, how can I deny him if he asks Me something?"

- God doesn't have to do something impossible or difficult task to change anyone's destiny. What He has to do is simply say, "Be" and the destiny get changed accordingly. And in reality we ourselves decide and control our own destiny, God only does justice and passes judgment according to our own act and deed.

Hence to have good luck and prosperity, our character, our behaviour, our deeds and our lifestyle should be such that God does not deny our request.

The last divine book says:

"God does not give trouble to anyone, human beings get trouble and hardship because of their own acts and deeds."
(Holy Quran 2:286)

5. The last straw

- The period between 1995 and 2002 was that of industrial recession in India. I make capital equipment. When a company wants to expand their manufacturing capacity, or put up a new plant, they purchase machinery and equipment from us. In the depression period when survival is a challenge, no one purchases machines from us; hence capital equipment manufacturers get severely affected in periods of recession.
- I work on a good profit margin and pay fair salaries to my workers and give them fair raises every year, but during recession period, just to keep workers engaged I took orders on no profit no loss basis and could not give them a raise for two years. They thought that I have changed and were ignoring them, so they joined a trade union. The union leader was a crook and to force me to sit across the negotiation table and to make quick money he filed a suit against me and claimed more than a million rupees.
- Twice I supplied 2500 Ton capacity Jacks to M/s. Middle East Foundation Group at Dubai, which they used for foundation testing of bridges and sky scrapers. They booked order worth 1.8 million rupees for the third time. Opening letter of credit takes a long time and their need was very urgent. Hence this time they said that if I agree they would make the payment through bank. I agreed and manufactured the jacks for them. But unfortunately the project for which they were purchasing this equipment got cancelled. So they also cancelled my order worth 1.8 million rupees. (Photograph of Jack on page No. 200)

- Due to recession I took orders on no profit no loss basis, but due to slow working by workmen due to union problems and my miscalculation in costing, I incurred heavy loss in a number of machines. When cash flow stopped, I diverted the payment of suppliers to pay the salaries of staff and workers. In this way the outstanding payment reached approximately 1.5 million rupees.

- I was trapped. There was no way to escape. The union leader was not yielding even after using influence of political leaders and government officers.

I pleaded to Middle East Foundation Group (Dubai) to accept the order, but they were also facing financial problems, hence regretted. Material suppliers were hounding me. Their words were, “Do anything, but pay us.”

- My factory premises were not even worth four million rupees, so even liquidating the business premises could not free me from debts. Even if I sold my spacious flat I would not be able to rent another similar flat. A smaller flat or a low locality would ruin my family's prestige and confidence; hence I could not dare to do that also.

- These worries reduced my weight by 20%. I have a very weak body and physique. My weight is only 52 kgs which came down to 43. When I found all doors closed for me, I turned to God.

- For the next four months I pleaded to God after every prayer. Then the merciful God had mercy on me. One fine morning I received a call from Mr. Jose Thomas of M/s. Middle East Foundation Group (Dubai) that they

were confirming the same order and would take the delivery of the jacks worth 1.8 million rupees.

- I supplied the jacks and got the payment. My workers realized that the suit filed by their union leader was only to extort money. It would not benefit them, because the details of workers in suit papers were misleading and incorrect. I called them for out-of-court settlement. They agreed and I paid them 20% more than their actual dues and retrenched them...

- Then I said to the suppliers that my two problems were now solved and that they would also be paid as my financial position improves. Many were too annoyed and discontinued their supply. In the next two years I repaid all outstanding amounts.

- I shiver whenever I recall those dark periods.

No one could have saved me from complete wipe-out, except God and indeed He saved me.

Such a period comes in the life of every businessman, when he could become a tramp from king with a single stroke of time. It is God Who maintains our crown on our head.

Favour of God cannot be ignored in business. He has to be considered as a business partner and His dues have to be paid where He want us to; that is in donation and charity.

Hydraulic Machines manufactured by author

220 TON
CAPACITY
ANGLE
SHEARING
PRESS



100 TON
CAPACITY
STAMPING/
MARKING
PRESS



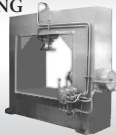
75 TON
NOTCHING
PRESS



75 TON HOLE
PUNCHING
PRESS



HORIZONTAL CUM
VERTICAL
BENDING
PRESS



C-FRAME
BENDING PRESS



1000 TON CAPACITY
DOUBLE
ACTION
CYLINDER



100 AND 200
TON CAPACITY
VERTICAL
C-FRAME
PRESS



HOSE CRIMPING
MACHINE
(Up to
3 inch)



2500 TON
HYDRAULIC
JACK



(Export order of this Jack got cancelled and re-confirmed after four months. Foundation of world's tallest building "Burj Dubai" has been tested by M/s. Middle East foundation group, using our said exported Jacks.)

PRODUCT RANGE:

Hydraulic Presses for
Transmission Industries

Hydraulic Press for Pipe Fitting Industries

Custom Build Hydraulic Press, Power Pack
Cylinder etc.

6. Pit of Poverty

Business principles taught in college and universities actually work if applied correctly. Your gain shall be according to your pain. That is your success would be according to your effort.

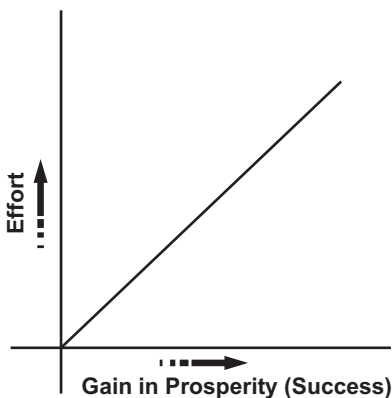
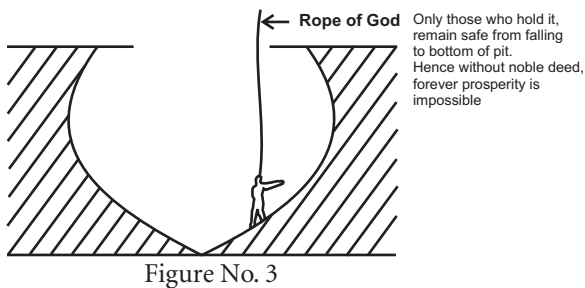
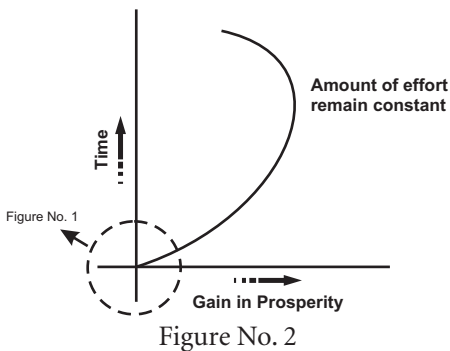


Figure No. 1

But this graph is a small part of the larger picture. The ratio of gain and pain is not constant. After a certain period of time gain may become constant or there may be losses of prosperity with the same amount of effort as shown in the following graph:



7. Few Examples of Misfortune and Lose of Prosperity

Case I

With change in Govt. Import-Export policy, import of precision tools became easy and Mr. Khanna (Case IV of chapter 1.) lost trading business. His sons were not interested in manufacturing, hence did not get involved in his machine manufacturing business. Due to advancing age, Mr. Khanna also could not continue his manufacturing business and he finally closed it. The struggling sons could not earn more. Habit of high standard of life made their life miserable with small income. Growing stress took the toll. Mr. Khanna passed away because of brain haemorrhage. A family which started from middle class, touched high standards of life and again returned to middle class status.

Case II

Mr. Mujawar is a teacher and scholar of Sanskrit. He belongs to a middle class family from a small village near Kolhapur. He studied hard; completed his graduation and also studied Sanskrit and become a scholar. He received appreciation and award from the Prime Minister of India.

His only son Riaz, was not good in studies. Mr. Mujawar tried his best, but could not teach his son. Regular beating spoiled Riaz. He could not even pass the 10th standard. He hated his father. He fell in love, got married and settled in Sangli with his in-laws. Today he is running a small general shop. A middle class family of Mr. Mujawar within a short period of prosperity again returned to its roots, that is poverty.

Case III

Mr. Venkatesh Iyer was a live wire man, best in education, best in sports, with the best personality. He got a good job, progressed very fast and became the area marketing manager in a very short span of time. He got a very high salary, company bungalow and chauffeur-driven car. He was always on tours, over-ambitious, chain-smoker and a heavy drinker. One day with a cigarette in one hand and a glass of wine in the other he collapsed on the party floor and passed away at an early age of forty due to brain haemorrhage leaving behind a housewife, two small kids and no source of income. A rocket propelled at high speed without reaching its destination returned to its launching pad, the dust.

- The above examples indicate that in many cases after a certain period of time, gain in prosperity reduces, becomes stagnant or returns to its former position. Many a times a family returns to its initial financial position from where it started.

This graph (Figure No. 2) could also be visualized as a pit. I call it the pit of poverty. People work hard, progress upto a certain extent but again fall at the bottom of pit, if they do not follow the laws of success in their life and have noble deeds and character in their life.

The Law-maker and Lord of this universe says:

“Those who believe in God have grasped such a rope which will never break.”

(Holy Quran 2:256)

8. Are you chained to poverty?

- Decay and destruction is a natural process. Leave an iron rod in open space. It would start rusting and turn to soil after a period of time. Make a fort as strong as possible and leave it unattended. Trees and bushes would grow on all its walls and foundations and in a few centuries it would collapse.

Similarly if prosperity is not attended to and preserved through proper means it would be lost and poverty would take its place. It is a natural process; hence every human being is susceptible to poverty.

- When a dog becomes mad, people kill him. When a lion or any savage animals become a man-eater, the government terminates them. Till they remain with peace and harmony with society, they exist. When they turn hostile they are terminated. It is a natural process.

God has created this world and human society. He loves human beings more than a mother loves her infant child. There are millions of people in the society who are thorough gentlemen and God fearing, but most of them are not so prosperous financially. God does not love anyone on the basis of financial prosperity, but on the basis of his or her humanity and piety. As there are more poor and middle class people in the society. Hence in general God's loved ones are more in poor and middle class than in higher society.

Every human being has both good and evil nature in him. A good nature encourages and motivates him to do good for the society and humanity while evil nature instigates him to rule the masses, accumulate huge wealth

and surpass all fellow competitors and create jealousy and inferior complex in them.

It is human weakness that man easily gets influenced, depressed and jealous when he sees a fellow who is equal to him, but having more prosperity than him. This feeling is painful and it takes away peace of mind. In the fire of jealousy he does not enjoy whatever prosperity God has given him. God, whose loved ones are more in poor and middle class people, does not like this pain in the heart of His loved ones and terminates the cause of it. As a vicious dog is always kept chained and confined, a person of more pronounced evil nature, who wishes to rule the masses, accumulate huge wealth, only to prove his superiority over fellow human being and cause jealousy and pain in heart of other people, is always kept chained to poverty. Even if he gets prosperity by some means, he would lose it as quickly as he acquires it.

Hence to prosper and become wealthy, first suppress and control your evil nature. Remain humble and courteous. Try to hide your wealth. Don't show off your money and power to the poor and the middle class, to impress them and prove your superiority. Never, never, never cause trouble to the peace-loving innocent people.

Permanent prosperity is impossible without noble deeds.

9. Sin

Abdullah Sheth was the wealthiest man in his society having many warehouses, timber shops and doing house building material supplying business. He was earning so much money that he stopped counting and worrying about it.

One of his friends introduced him to a brothel. That atmosphere fascinated him and he became their regular client. In dance session (Mujra) Abdullah Seth used to gift his favourite dancers thousands and thousands of rupees. One day he came across another client who used to gift more than him. This hurt Abdullah Seth's ego. He was under the impression that no one was equal to him in generosity.

In each mujra session that client from marwadi community used to gift more than what Abdullah Seth bestowed on dancers which upset Abdullah. Irritated, Abdullah took out a thousand rupee note, put tobacco in it, rolled it like a cigarette and started smoking it. This was to give the impression that he has so much money that it had no value for him. Marwadis believe money to be Laxmi (Goddess of Prosperity) and they never insult it. So the marwadi client accepted his defeat and acknowledged Abdullah to be more generous than anyone else in that brothel.

Holy Geeta says, *Samay parivartan sheel hai*. That means time always changes, so it happened with Abdullah. Due to mismanagement, his business and property started disintegrating. One by one all his warehouses and shops were sold and the day arrived when he had nothing. No money, no property and all his kids and relatives deserted him.

Senior people of our society have seen the same Abdullah Seth, who never greeted anyone because of ego, die begging on street.

Sin sinks the ship of prosperity. For wealth's sake don't commit it.

For what purpose God creates human beings? To earn money? To make beautiful cities? Or to build a strong army?

He created humans for His own worship. Yaksh or Angels do not have any needs. They have only one thing in their life and it is prayer. Their prayer is not as valuable or important as ours, because we all have so many needs in our life and to fulfil them we remain busy. Finding time for prayer in this busy life is a great thing.

We don't pray. But at least we should not do the opposite. To remain in touch with God, to earn His favour and not wrath, we should avoid committing sins. Justice begins with God and ends on Him. He is the most merciful. One may follow any religion; God will never punish anyone for uncommitted crime. Hence avoid committing sins.

What divine books say?

1) I hate every false way.

(Holy Bible, Ps. 119:128)

1. Human beings should walk the right path humbly.

(Holy Rig Veda 10-31-2)

2. God does not like the arrogant and proud ones.

(Holy Quran 4:36)

3. On no one does God place a burden greater than one can bear. Everyone gets the return of what they earn and suffers the ill that they deserve. Hence we pray our lord condemn us not if we forget You, or commit an error.

(Holy Quran 2:286)

4. Whatever you will practice, you will be rewarded accordingly.

(Yajur Veda 23-15)

5. Oh mighty God, because of our ignorance we go wrong and suffer. Please guide us and help us.

(Holy Rig Veda 7-89-3)

7. What is on the earth and in the sky belongs to God. He punishes the sinners and blesses those who walk the right path.

(Holy Quran 53:31)

8. Every breath curses a gambler, his wife deserts him and no one lends a penny to a gambler. Oh gamblers do farming and quit gambling and remain satisfied with whatever you earn through farming.

(Holy Rig Veda 10-34-3)

9. Liquor drinkers lose controls over themselves. They do those things, which annoy You. Oh Ishwar you also don't help these types of people.

(Holy Rig Veda-214-14)

10. Whatever you do, two angles record and write it. On judgment day you will see this book of record.

(Holy Quran 82)

11. We created man in the best form and then abased him to the lowest level. Except those among men who do righteous deeds. For them, there is unfailing reward.

(Holy Quran 95:5-6)

12. Drinking liquor, gambling, divining by arrows and stones etc. are all wrong paths and inspired by Satan. Remain away from them, so that you may prosper.

(Holy Quran 5:90)

13. On judgment day you will see even a minute sin you committed and even a minute good deed you performed.

(Holy Quran 99:7-8)

14: Fear the Lord, and depart from evil.

(Holy Bible, Prov. 3:7)

What books of wisdom say?

Following things bring poverty:

1. Spider webs in houses
2. Taking false oaths
3. Adultery (Sex other than with the spouse)
4. Sleeping just before and after sunset
5. Returning a beggar empty-handed, particularly after sunset
6. Misbehaving with relatives and troubling neighbours
7. Cursing your own child
8. Misbehaving with parents and teachers
9. Drinking water from the broken edge of container
10. Women who are not loyal with their husbands
11. Sleeping after sunrise
12. Not respecting eatable items (food)
13. Degrading (insulting) religious books

10. Prayers

A giant tidal wave hits the rock and gets dispersed, diffused and drains back to the ocean but nothing happens to the rocks. However a single drop of water continuously falling on the same rock, drills a hole through it.

A small regular prayer has profound affect in moulding the destiny. We turn back to God only in times of disasters. We do pray, keep fast, donate and do all good things and as soon as our troubles are over we again return to our routine aimless lifestyle.

All of us have been taught to pray in our childhood. We must stick to it as only God is going to sustain the prosperity in our and our heirs' lives. We must do small prayers daily. We must ask God to give us this day our daily bread before going to bed. This also stops and averts disasters, which were supposed to happen in our life.

The Last Messenger (pbuh) said, "God says, oh children of Adam, remain busy in my prayer and I will make you prosperous and end your miseries. And if you don't do so, I will keep your hand busy and never end your miseries and poverty. (Ibne Majah H.4107)

"Show me thy ways O Lord; teach me thy paths."
(Holy Bible, Ps. 25:4)

What the holy books say?

1. One who does not believe in Him (God) is His (God's) enemy. He destroys the possessions of His enemies.

(Rig Veda-2-12-5)

2. He is the supreme soul, rich and abundant. He sends His messengers with teachings, which brings welfare and prosperity to the poor. Wealth is earned through His grace and lost through His wrath.

(Rig Veda)

3. The Supreme Being bestows riches to those who sing His praise. He is the lord of the precious Sun. He maintains human affairs. He is the object of veneration. He is bountiful. He looks after those who worship Him in their homes.

(Rig Veda-2-1-7)

4. (Oh Ishwar) guide us to the right path for our benefit.

(Yajur Veda 40-16)

5. Oh Ishwar, You bless the gentlemen. This is Your peculiarity.

(Rig Veda-1-1-6)

6. Those who perform regular prayer and practice charity and believe in God and in the last day, to them shall We soon give a great reward.

(Holy Quran 4:162)

7. Prayer restrains from shameful and unjust deeds.

(Holy Quran 29:45)

8. O you who believe! Let not your riches and your children divert you from the remembrance of God. If you do, loss will be yours.

(Holy Quran 63:9)

9. Express your thanks to me for what I have blessed to you. In return I will bless you more and more. If you Deny, Indeed, My punishment is severe.

(Holy Quran 14:7)

10. Only you will be successful if you are true believer.

(Holy Quran 3:139)

11. Blessed are they that keep my ways.

(Holy Bible Prov. 8:32)

12. "The gift of God is eternal life."

(Holy Bible Rom. 6:23)

13. "The righteous shall flourish like palm tree."

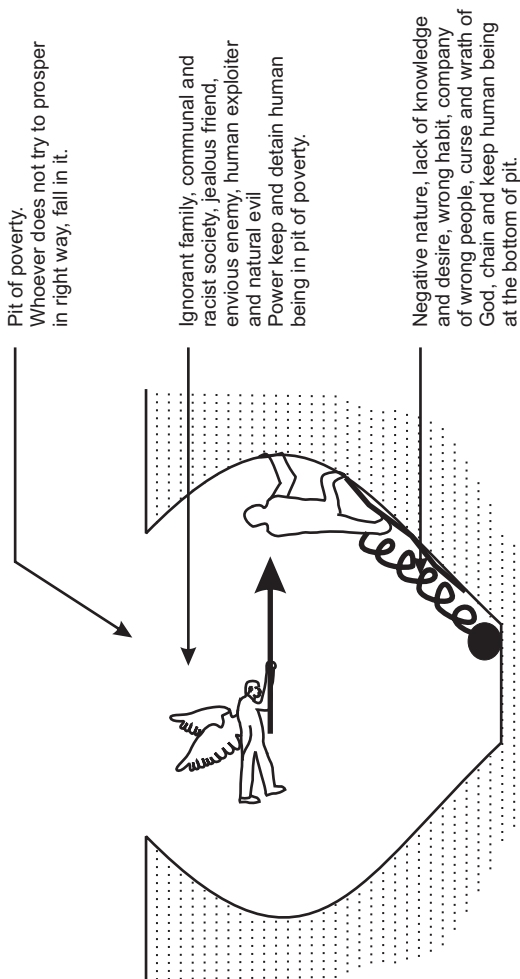
(Holy Bible Ps.92:12)

What books of wisdom say?

According to books of wisdom the following things increase prosperity:

1. Better treatment to parents
2. Regular prayer and generous charity
3. Conducting business honestly
4. Getting up early in the morning
5. Having a good social life
6. Giving more preference to life after death than to materialistic life; and also having faith in God
7. Remain patient while earning (Doing business)
8. Respecting guests
9. Respecting religious books
10. Practice kindness with family
11. Remaining thankful to God
12. Respecting food and not wasting it

11. Summary of Cause of Poverty



Explanation of above figure

General factors causing and retaining poverty

1. Pit of poverty

It is common law of nature that one who does not struggle to maintain and increase his prosperity by right mental and physical effort and seeks blessings of God, finally falls into the pit of poverty and remains there for a long time.

2. Negative nature

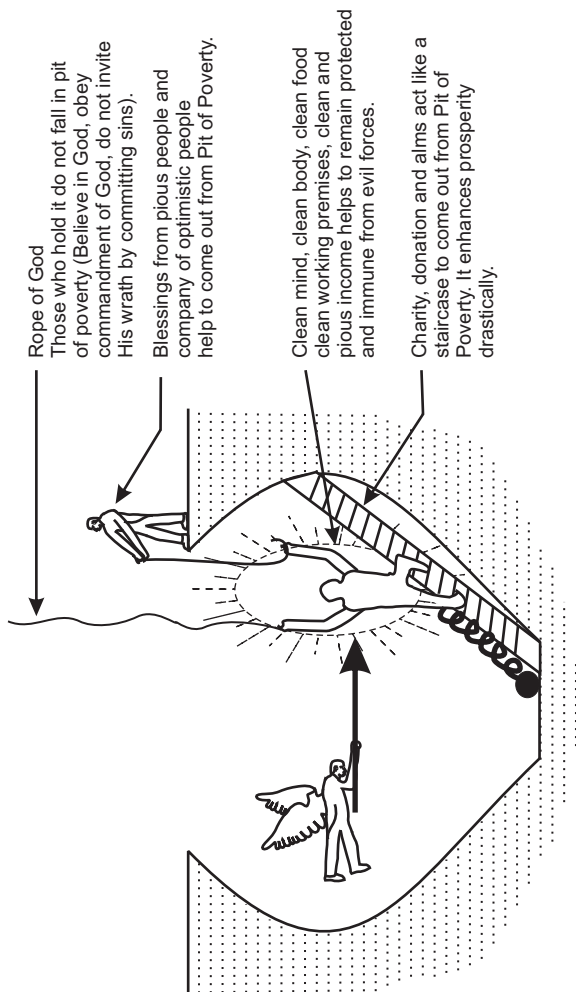
Those who have the following natures are chained to poverty:

- Wasting money, nature's blessing and resources.
- Evil nature; that is wishing to cause trouble and humiliate fellow human beings.
- Committing sins and having habits which invite God's wrath.
- Lack of desire, effort and knowledge to come out from inherited poverty and miseries.

3. Outside influence and factors causing poverty

- Staying in wrong society or city.
- Company of wrong people.
- Being victim of hatred on basis of religion, race and place of origin. Being victim of jealousy by close friends and relatives, such as being victim of black-magic or sabotage,

12. Summary of Cause of Prosperity



Explanation of above figure.

Factors causing prosperity

- 1) Service to society and all human beings, by way of charity and social service drastically enhances prosperity. It works like a ladder by which one can come out from the pit of poverty.
- 2) Performing Prayers which particularly enhances prosperity and remaining absolutely clean, physically, mentally, monetarily enhances prosperity and protects one from evil people and evil forces.
- 3) Holding the Rope of God, by believing in Him and following His commandments ensures a stable financial position and prevents falling back into the pit of poverty.
- 4) Company of prosperity-oriented people and getting blessings from parents and saints makes the hard struggle of success and prosperity easy and achievable and helps one to come out from the pit of poverty.

Chapter 28

Donation

- Suppose you went to a strange land, either for a business trip, or to spend your vacation, along with your minor daughter and wife. When you were walking on a shopping street, suddenly few robbers arrived and started looting you. What do you expect from common public around you? Remember you are a stranger over there. Neither have you paid taxes to their government nor done a favour to anyone there, so why should people risk their life to protect you?

While defending yourselves you got killed and your body lay in a pool of blood. Stray dogs were mutilating your body. What do you expect from that society?

Why should people of that society spend money and time to cremate you? They are neither your relatives nor your friends.

Robbers then abducted your wife and daughter to sell them to a brothel. What do you expect from the influential people of that society and the law and order machinery? Would they protect your family from wrong people? But you neither paid taxes to their Government, nor donated anything to their human rights society? Why should they come forward to protect your family?

What do you expect from others? Have you done the same thing to a desperate person in same situation in your life?

Actually human beings are extremely selfish. We expect a lot from others, but when our turn comes, we look the other way.

- Lion is the king of the jungle. Very few animals challenge its superiority, not only because they are very strong, but they also live in a disciplined family. Lions rarely hunt, but concentrate on protecting their territory from intruders and other lions. The lioness hunts, feeds and shares the prey with all member of the family.

Cubs are suckled and loved by all lionesses. Jungle has an unwritten law that only the fittest survive. But in family of lions, even an unfit old and sick lioness can survive. Cubs of other animals would starve to death as soon as their parents die, but not lion cubs. They would survive in the family even after losing their parents. All family members of the Lion family would love the orphan cub and all lionesses would allow him to suckle. The pattern of life, which God has designed for lions, He has designed a much better way for human beings. But we selfish human beings prefer to live on the lonely and cunning life pattern of jackals.

- God has not created us and said, "Go and live like united family members", but He said, "Human society is My family. Every individual is My family member." (Hadees)

On the judgment day God would ask a person, "I was hungry and thirsty, you have not fed Me. I was sick, you

have not cared for Me.” This person would say, “Oh God, You created everyone, how can you become hungry and sick?” God will reply, “So and so person was hungry and so and so person was sick, if you had fed and served them, you would have found Me besides them.” (Hadees)

With our small mind we could not conceive the idea of a large family. But it is so important and necessary that God has declared it a crime and sin to ignore it.

- Rig Veda says:

“If a person eats alone his earning, he eats sin.”

(Holy Rig Ved 10-117-6)

That means, if a person eats alone his hard earned income, it is equivalent to eating looted money; money stolen from someone else.

- God has expelled that person from Islam who does not pay a part of his income to the poor.

- In His latest version of the divine book, the Holy Quran He has ordered approximately 150 times to pay charity. In chapter 9, verse 60, He ordered alms to be spent for following purposes:

1. *Poor (without source of income)*
2. *Needy (Respected but under-privileged people of society)*
3. *Salary of those who render their service for collection and distribution of alms (Donation)*
4. *To attract people for Noble causes*
5. *To free slaves*

6. *To free those who are in debt-trap*
7. *To wayfarers (Travellers who lost their money in journey)*
8. *To spread the message of God* (Holy Quran 9:150)

- Faith is the basis and foundation of religion. Religious faith is firmly believing in the existence of God, heaven, hell, angels and judgment day etc. without any physical proof.

If God, hell and heaven become visible, then believing in God will not benefit. This is the end of the opportunity to believe in God, worship Him and earn eternal freedom. Hence miracles do not happen regularly to prove the existence of God and other related things.

- Suppose both parents of a child died in an accident and God wants to feed that orphan. How would He do it? Angels would never descend with a 'poopcee' milk bottle in hand. Instead God would increase the income of near and dear ones of that orphan and through them feed the orphan.

Similarly if there is an old and poor widow in society, without any source of income. Food will not descend from the heavens for her, but come via the income of well-settled members of society. Hence if a person is eating his hard earned income alone, he is also eating the money God has sent for an orphan and a widow. Hence eating own earned money alone is equal to eating the money God has sent for an orphan and a widow. Hence eating own earned money without sharing it with its eligible ones is equal to eating others' money. It is cheating, it is a crime. No doubt it is eating sin, according to Rig Veda, and such persons

deserve to be expelled from religion (According to Quran). The Last messenger (pbuh) said,

“To please me serve the weaker section of the society. Because God helps you and gives you prosperity because of them.”

(Musnad Ahmad, 198/5, Abu Dawood, H. 2591, 183/7, Tirmidhi, Al-Jihad 1754)

The Last messenger (pbuh) also said,

“At least donate 2.5% of your surplus income every year.”

(Hadees)

- God is not a dictator. He loves His creatures ninety nine times more than a loving mother. He does not impose penalty of 2.5% because of earning a high income. But on transferring 2.5% to those who deserve it, God ensures permanent prosperity of that donor. He saves him from sickness, accident and wastage of money in wrong ends. He multiplies his prosperity and always keeps him rich and never makes him poor so as to ask for donations.

- I personally experienced that as our philanthropy increases God also keeps on raising the standard of our life.

You can have an idea with my personal experience.

Somehow I purchased a 1000sq ft flat. My financial position was not good to spend more money for furnishing the flat. The flooring was very ugly and I desperately wanted to change it, but was not having sufficient money for beautiful Italian marble. I passed five

years in that desperation.

A poor worker of mine, named James, was getting married. Since he was not in the position to return my earlier loan, I refused him a new loan.

James was so desperate for getting married that he contacted a moneylender and agreed to take a loan at 5% interest per month. Since interest was so high I realized that though James was taking the loan, but he would never be able to repay it without selling his house or jewellery of his family.

Even though my financial position was very bad, somehow I managed to lend him money again.

A few days after that incident, my flat got beautiful carpeting.

Carpet cost was only 10% of marble tiles. I could have purchased it right on the first day when I bought the flat, but luxury and pleasure of a beautiful flat was not in my destiny, hence I kept on waiting for a comfortable tomorrow and a flat with beautiful marble. But after this incident when God improved my luck and gave luxury and pleasure in my destiny, in same financial tight position beautiful carpets, which I admire, were lying below my feet.

- When Prophet Moses (pbuh) went to the mountain to get God's commandment, Samiri instigated the people to worship the calf. When Prophet Moses (pbuh) returned along with the commandments and found them worshipping the calf he was so much enraged that he threw down the tablets on which

commandments were written and ordered all those who worshipped the calf to kill themselves, but Moses (pbuh) was told by God through archangel Gabriel to spare Samiri and not to kill him, because he was generous (keemiyae - Sadat, written by Imam Ghazzali page No. 585 chapter on Importance of generosity and its blessing).

This incident indicates the worth of a generous person. God may even pardon a deadly sin committed by such persons.

- Generosity is a ladder to come out from the pit of poverty. It is one of the most reliable means to preserve hard-earned prosperity for a long time. It is one of the surest ways to earn grace and blessings of God. It is not charity but it is an insurance of success in both the worlds. It is our duty to part with small part of our income regularly for poor people of the society.

- God has described many characteristics of those people who are destined for heaven. He describes one of their characteristics in the following words:

“And those who ask openly (beggars) and those who keep quiet (respected but poor people of society) both have share in their income.”

(Holy Quran 51:19)

(That means noble people share their income with poor or noble people donate regularly).

- I completed my B.E (mechanical) degree in 1983 with 76% marks from Walchand College of engineering (Sangli). Even though my academic record was excellent,

I could not get a job due to extremely poor health and personality. I remained unemployed for sometime and then helplessly joined a small workshop. While my class-fellows were getting Rs. 4000 salary and perks, I was getting only Rs. 1350. My destiny changed when I initiated a night class for small kids. My neighbour and I contributed Rs.150/- each and paid Rs.300/- to a person to spare an hour of his time in the evening and teach the small poor kids of our society. My father and I started another school in our native place, Balrampur (UP) with alms money of our family and our relatives.

As on today the night class is taken over by a local trust to run it systematically on a large scale and our family alone is financially managing the school at our native place. In the two schools, approximately 120 students are getting education.

In 1984 I was unemployed and in 2006 the turnover of my company was the highest in Bombay city in the category of Hydraulic Press manufacturers industry.

Of course this prosperity was by the grace of God, but according to my opinion that grace was earned through donations and service to the society.

- May be donation has such a high blessing value because it is opposite of deadly sins like, cheating, stealing, exploitation, extortion, Tatfeef and miserliness etc.
- Holy prophet (pbuh) said “A man was travelling alone, he felt thirsty, he went down a well and drunk water. When he came out he saw a dog which was eating sand due to extreme thirst. Man again went down the well, filled his

leather socks with water, came out holding socks in his teeth, and fed water to the thirsty dog.

Holy prophet (pbuh) said, God accepted his act of humanity and blessed him with heaven. Companions of holy prophet were surprised and asked “oh messenger of God, do we get blessing, even by serving animal. He said yes, you will get blessing by serving every creature with a wet liver. (Bukhari 2363, Muslim 2244)

(Holy prophet (pbuh) said the word “wet liver”, may be to exclude devils, and ghost, which are also creatures of God made from fire.)

- Not superficially, but if we study religious books of any religion deeply, we would find that humanity and service to God's creatures has much more blessing value and importance than performing half-hearted aimless religious rituals.
- An engineer who designs and manufactures an Aeroplane cannot get a pilot's license, but a person who learns flying and becomes expert in it, gets it.

Because no doubt the engineer is closer to the machine, but if an inexperienced engineer fails in flying, hundreds of innocent people would die.

Similarly no doubt a priest or a religious person is closer to God, but if such a person fails to control his evil nature on getting huge amounts of money he may create havoc in the life of innocent people and society.

Regularly earning money honestly and spending wisely is like flying a plane. When a pilot becomes expert in flying, he gets the pilot license. When a person became expert in spending wisely he gets the license to become rich.

Spending wisely is spending money where it is required. That is for personal welfare and for the welfare of society. God is more concerned about the welfare of society and innocent people. Hence one who spends for welfare of the society gets the license to become rich quickly.

- This whole world is a family of God. God has great self-esteem. Whatever favour you do to His family; He will not remain obliged to you, but would return your favour in a much better and generous way. Always strive to serve the humanity within your capacity. You need not donate huge amounts of money, but you can always part with a small fraction of your income for the needy people. Donate regularly. Start your charity with the nearest one within your family and then in neighbourhood. Donate secretly; do not disclose it to anyone. Donate 2.5% of your surplus profit to needy every year.

What divine books say?

1. God loveth a cheerful giver.

(Holy Bible 2 Cor. 9:7)

2. You will never achieve piety unless the thing which you like most is spent for a good cause.

(Holy Quran 3:92)

3. One who donates to help the poor and needy ones is the generous one. He always benefits and his enemy becomes his friend.

(Holy Rig Veda-10-117-3)

4. True believers are those who donate in hard times as well as in the state of prosperity. They control their anger and forgive people. God likes those who oblige others.

(Holy Quran 3:134)

5. Those will never get relief from trouble who do not feed bread to the humble or orphans and eat alone, even when they have excess of it.

(Holy Rig Veda 10-117-2)

6. (There is big trouble and suffering) For those who push away the orphans and do not encourage feeding the poor.

(Holy Quran 107:2-4)

7. God increases prosperity of those who donate and reduces prosperity of those who take interest (on lended money).

(Holy Quran 2:276)

8. God is one, He blesses the generous one.

(Holy Rig Veda-1-84-7)

9. By no means shall you attain righteousness unless you give (freely) of that which you love and whatever you give, God knows it well.

(Holy Quran3:92)

10. Donator gets immortal. Destruction, fear and sorrow do not touch their life. The donated money provides these donators the (convenience in life on) world and heaven.

(Holy Rig Ved 10: 197:8)

Chapter 29

Tatfeef

Since three days it was so hot that everybody in the city of Madiyan was desperate for some relief. They saw a dark cloud with cold wind outside their city. The whole city ran out below the cloud for some relief. When all of them gathered below the cloud, with expectation of few cold showers, fire started raining on them with extremely loud thunder, killing every individual of that city.

One of the reasons of such a severe divine punishment was Tatfeef.

- Madain is a place between Saudi Arabia and Syria. God sent prophet Shoeb (pbuh) to teach and guide them.

When prophet Shoeb (pbuh) used to preach, they used to ask, *“Does your teaching and prayer prohibits us the worship of Gods our ancestors worshiped since a long time, or should we stop using our own hard earned money the way we want?”* (Quran 11:85). The above verses mean that they were extremely annoyed with the idea of worship of one God and divine guidance for financial dealings.

- The reason of getting annoyed at preaching about financial transactions was that all of them were traders or someway related to business and whenever they used to conduct business transactions they used to cheat. They used to give less, inferior or defective material when they sold and whenever they used to purchase they expected the best. They also used to threaten innocent people and rob caravans passing through their territory.

- God condemned them in following words:

“Woe for the defrauders. Those who when they take the measure for mankind demand it full. But if they measure for them or weigh for them, they cause them loss. Do such (men) not consider that they will be raised again?”

(Holy Quran 83:1-6)

God said:

“They neglected and refused prophet Shoeb (pbuh), because of which the punishment by black cloud was imposed upon them.”

(Holy Quran 26:189)

To warn other people, God said:

“Look at deserted cities of these ancient civilizations that never occupied or populated after I terminated them, but very few. (After their termination) No one claimed their property and wealth, so everything (returns to) belongs to God.”

(Holy Quran 28:58)

- Read books about ancient civilizations from your near by library. You will not find any of those books

saying that many ancient civilizations got terminated because of God's wrath. But when you read them you will realise or feel that nothing but God's wrath must have terminated them, similar to the termination of civilization of Hood, Aad, Samood and Madain, which are described in detail in the Quran, Bible and Tohra.

What do we mean by Tatfeef?

We have translated Tatfeef in verse No.1 of chapter No. 83 (mutafifeen) of holy Quran, as “great punishment is for those who weigh less (as compared to its correct weight).” Actually we do not have an exact word for Tatfeef, so we translated as “to weigh less”. Actually Tatfeef has a broad meaning, which includes the following:

- Tatfeef includes all those conditions and situations in which, when man is on the receiving end, he fully and completely reserves, enjoys, extracts, demands, snatches or authoritatively takes his right, his money, material and service etc.

But when he is on the giving end, he looks the other way. He gives less, he cheats, he steals, he weighs less, he does not offer proper service which he promised, he does not give the quality he promised, he does not fulfil his duty for which he was responsible and for which he took the money etc. And according to religion it is one of the deadliest sins.

Examples of Tatfeef

- You hired a person on certain terms and conditions and took his service according to those terms

and conditions but when you were supposed to pay him, you delayed it, deducted money and harassed him. And to get his service at a cheap rate the next time on completion of order, you tried to hook him by retaining some of his money etc.

By doing so as an employer you committed Tatfeef, a great sin.

Last messenger (pbuh) said:

“Pay wages to the labourers before their sweat dries.”

(Hadees)

- You joined a company as an employee. In return of your service and carrying out certain responsibilities the company fixed your salary. When time comes to take your salary, you take every penny and cent of your salary, but when time comes to offer your service, you do not work for 8 hours. You do not offer your service according to the promise; you do not take responsibility as agreed in your terms and conditions. In this way you commit Tatfeef which is a great sin.

- God asked you to perform some prayer daily. God never stops giving you air, water, sunlight and food etc. But when your turns come to offer your prayer, you choose short cuts. Either you don't do it, or do it briefly. It is **nothing but Tatfeef**. God said,

“(On judgment day) Those people will also be punished who do not offer prayer satisfactorily.”

(Holy Quran 107:4)

- You took order to give product of best quality but to have some extra profit you trimmed corners and did not offer “the best” product. **You have committed Tatfeef.**

- You are a trader. You do not manufacture anything, but you know that the product is inferior or duplicate. Then to you sell it as the original and of best quality. Intentionally you are hiding facts from customers. Hence you are cheating them. You are committing a sin. **It is Tatfeef.**

The Last messenger (pbuh) said:

“Cheaters are not from among us.”

(Hadees)

That means that such people cannot be in the group of pious and religious people. They are destined for hell.

- In your family life, you take full and satisfactory service and advantage from your wife. But when times comes to fulfil your duties towards her, you do not do it satisfactorily. **It is Tatfeef, a great religious sin.** God said,

“Live with them (women) in kindness.

(Holy Quran 4:19)

The Last messenger (pbuh) said:

“Best among you are those, who are best for their families.”

(Hadees: Tirmidhi Sharif)

At another place he (pbuh) said:

“Treat your wife nicely.”

(Sahih Bukhari)

- Money saved or earned by Tatfeef is cursed money; do not mix it with your hard-earned money as it is bound to go away. While going away it may carry all your peace and prosperity and you may be confined to hell forever for earning it.

If you want success in both the worlds, **avoid Tatfeef as far as possible.**

Chapter 30

The Prohibited Money

- You must be passing substantial amount of stool daily morning. Can you consume a little bit of it? Say just one gram?

You must be feeling nauseas!

So let us mix it with milk. Let us put a little bit in a full tanker load of milk and then can you consume it? No? Let me give you some more choice. Stool of which animal can you consume in a small quantity mixed in a large quantity of milk?

What? You said you do not consume stool?

Oh God! You are fundamentalist, you are orthodox, you are not flexible, you do not change with time and you are outdated.

- More than 1500 farmers committed suicide between 2004 and 2005 in Maharashtra State, and every year they do it.

Farmers are generally very hard nuts to crack. Famine, flood, severe winter and depression etc. Nothing deters or shakes their will power. But one thing broke them down so much that they preferred death over life.

What was that calamity, disaster, or the burden which broke their backbone?

It was interest on loan.

- The government gave them loans with absolutely good intention and faith to bring prosperity in their lives, but unfortunately in their academic years, government officers only study and remember what books of economics say and not what God says, Who basically controls the economy of the world. The farmers also took loans with confidence to repay the principal amount with interest within a stipulated time, but they were also ignorant about the divine law.

Before hanging themselves, they must have tried every way to save money and repay the loan. They must have remained hungry, with old clothes, with minimum expenditure on their children and wife. They must have collected and paid every penny and paisa earned by hard work, burning their sweat and blood. And when they could not find a way to escape from that curse of growing loan amount due to addition of interest, they escaped from life by an embarrassing death. They hanged themselves by neck till death.

- Mr. Patel was a rich and a respectable person in society, earning fair income from his business. He had only a daughter, Trupti.

To get a good proposal for her daughter, he offered to pay a huge dowry.

He got very good proposals. He paid a very high dowry and his daughter got married and started living with her husband.

Mr. Patel actually took that dowry amount on loan from a bank by mortgaging his flat. He assumed that he would be able to repay the loan gradually through his business income. But due to old age and recessions his business started deteriorating. He could not pay the loan instalment on time. Slowly bankers lost their patience and threatened to take the possession of their flat if instalments were delayed further.

The tension of losing the flat took its toll and Mr. Patel had a heart attack, but survived. When Trupti came to know the fact she was shocked as her parents had destroyed their life to ensure her future.

Now how to save them from homelessness and how to repay the growing amount of loan was a big question for her. Finally she took an unbelievable decision. With her husband's permission she came back to serve her ailing parents, but secretly she started prostitution to repay the loan and save her parents from becoming homeless (Name changed for privacy).

- Akbar took a loan from a Pathan (money lender) for certain period but could not repay it on time. Every evening the Pathan used to come to Akbar's house and demand his money. When Akbar asked him for some grace the Pathan said, "Send your wife to my house to clean utensils and cook the food. That way you can at least pay some of the interest."

In my childhood, my friends used to tell me that as soon as Akbar's wife enters the Pathan's house, he

immediately closes the door. You can imagine what a physically strong landlord will do with a borrower's beautiful wife behind a closed door. And this used to happen often.

- When I lived at Worli in 1990 I made a fixed deposit of my surplus money in a bank. After a few months I urgently needed money for my business. Hence I went to the bank to dissolve the F.D. The Bank manager said, "Don't dissolve the F.D. before its maturity. I will give you overdraft facility up to 75% of your F.D amount." So I got the overdraft facility and withdrew the required amount from the bank and used it in business.

From that date for the next four years that bank account of mine never had a credit balance. It was always in debit. When I shifted to Bhandup and wanted to close my account I did not have money to pay the overdraft. Hence I dissolved the F.D. repaid the overdraft and closed that account.

- In 2001 I leisurely took a loan from Citibank for business purpose at 24% interest per annum. Initially the interest rate of unsecured loan was very high. I was supposed to pay the monthly instalment on the 18th of every month.

It was surprising that between the 1st and 7th of every month I was having sufficient money to pay salaries of worker and pay material suppliers, but on the 18th, most of the time the balance in my bank account was so less that I had to borrow from friends to honour the post-dated cheque issued to Citibank as monthly instalment.

Today, after four years, when I analyse this, I feel that it was the involvement of interest money because of which I was not getting God's help for repayment of loan. Otherwise the last messenger (pubh) said:

“Whoever sincerely struggles to repay his loan, God helps him.”

(Hadees)

- The author of *Talk and Grow Rich*, Mr. Ron Holland says, “People take loan from bank and think that they can build an empire on other people's money. But when they get trapped in debt, they say: *Knowing what I know now, I would not have borrowed the money in the first place.* Mr. Ron Holland advises his readers not to take loan as far as possible. And if it is necessary, take only as much as you can repay anytime and without getting in trouble, or without getting destabilized. He also says: Do not use money as a substitute for brain. Try to use energy and efforts instead of money.

A Newspaper Report

News paper “The Times of India” released news on 24th January 2006 in its “Bombay Times” section, that the personal loan in Britain have crossed the £ 1 trillion level. That means every individual in Britain is on an average in debt of £ 24000. And because of which half the population of Britain is suffering form money sickness syndrome.

People of Great Britain, rulers of the 19th century world, who claim to rule the waves of ocean and taught the lesson of civilization to the world, are now in a debt-trap. On an average, every individual is in debt of £24000.

While a century ago every individual must be having average bank balance of more than £24000.

What happened to their prosperity? The cursed money cursed them. The last messenger (pbuh) said:

“God has cursed all who are involved in transaction of interest money.”

(Hadees)

Whoever used credit card and took personal loan, must have paid a good amount of interest. It is this curse on interest money which converted credit balance of British people into debit balance of £24000 per person. Being the most intelligent, the most advanced, the most cultured, does not make anyone immune from God's wrath. Whoever disobeys Him shall be punished.

Divine Verses

- From the examples of the farmers, Trupti and Akbar you can understand that interest on loan causes great sufferings to mankind, hence God has prohibited it.
- God has prohibited both taking interest as well as giving it. And He has cursed all who get involved in transaction of interest. Anything which God has prohibited will never benefit.
- Holy Quran says:

“God diminishes interest money and enhances money from which charity is given. God does not love the ungrateful and sinners.”

(Holy Quran 2:276)

- Holy Rig Veda says:

“Oh God, you forfeit the prosperity of those who lend money to get more and more profit (interest).”

(Holy Rig Veda- 3:53:14)

- The Quran says:

“Oh those who believe in God, fear God and whatever interest money is outstanding, forgive it if you really believe in Him. And if you don't, beware, God and his prophet will declare war against you. If you repent, you have the right to take the principle amount. Neither you should harm anyone nor should anyone harm you.”

(Holy Quran 2:278-279)

- Suppose there is small amount of stool on the floor of any religious place such as Mosque, Temple or Church. Then the priest will not compromise and never commence the prayer before getting it cleaned. Similarly earning bread and butter honestly is a great worship act. It should be absolutely clean and pious. Absolutely free from any dishonesty, from any Tatfeef and anything which God has prohibited. Hence never tend to compromise.

- Prosperity comes only with the grace of God. Grace of God will never rain on us if we neglect His commandment, or do anything opposite to what He says.

- Interest paid by farmers is not money, but their blood. Money saved after remaining hungry, sick and without having any amenity and leisure of life. Interest paid by Tupti and wife of Akbar was not business profit, but their chastity. Money earned by selling their own body.

Banks generally have clean and white money, but the interest they receive or earn, may not be clean and may be mixed with money paid by farmers or people like Trupti.

If you take such contaminated money from the bank to run your divine and pious business based on honesty, integrity, charity, fear and obedience of God, will it suit you? Are you sure it would benefit you? It has not benefited me, it has not benefited the farmer and it has not benefited Mr. Patel. It would never benefit anyone who is close to God and His blessings.

- Leeches and parasites, etc. survive on sucking blood of others. Since the beginning of this world, there were prostitutes, killers, robbers and slave traffickers etc. They survived and flourished in their business. That does not mean that money earned by those professions is also a way for prosperity. It is a straight path to Hell. God says:

“Oh Mohammed, look neither at their wealth, nor their children should astonish you. God gives them these things to punish them in this world.”

(Holy Quran 9:55)

This verse indicates that God also punishes by giving more and more money. If you doubt, ask those who are hounded by taxmen or called up by extortionists. Or those who try to maintain a very high standard of living while having fluctuating income.

Business of interest money and business by interest money may apparently seem to benefit many but that does not mean it is a path to prosperity. For a God fearing gentleman, it is a path of poverty.

- You hated even a small particle of stool in a full tank of milk. You won't consume that milk. Similarly hate a small amount of unholy money in your income. Never, never accept it. Never tolerate it. Never mix it with your pious income. It is not fundamentalism, it is not intolerance. It is obedience to God.

- Become pious physically, become pious mentally, become pious spiritually and become pious monetarily. Saints do not descend from sky. They are common people like us, but they do hardship, they struggle, they seek help of God. And by constant effort, they clean themselves from in and out. And after that even when they don't want, then also respect and wealth follows them and lays below their feet.

Why it cannot happen with you? Don't run behind money. Don't compromise on your principles. But struggle to walk on the right path and if you do so, not only will you be successful in this world, but also in the life after death.

Chapter 31

Insurance of Prosperity

- In the beginning of this book, we studied the role of mind in acquiring prosperity. Upto a certain extent it is the preservation of that favourable and positive state of mind and noble deeds in daily life, which preserve and maintain the prosperity.
- You may have started your struggle for prosperity from a humble state. With constant effort and prayer you achieved success. Now at this stage, it is a must for you to remember your humble state from where you started and your hard effort and help and grace of God by which you achieved your success. This will increase your confidence, faith, persistence, will power and consistency of your effort. Also the fire burning in your heart will keep on burning with more light. The confidence and positive attitude you have will also radiate to all people around you and lead them too, along with your own journey of prosperity.
- On getting success, if you enrol yourself in the company of high society people, then there will be hundreds of people more prosperous than you, richer, more handsome, more affluent and more attractive than you. In their company, you will feel yourself too small. Being a common human being, envy, jealousy, inferiority complex, eagerness to have quick money, short cut to richness and all such emotions may creep in your heart.

And the first thing it does is switch off the light of awareness, kill faith, persistence, positive attitude and the ability to think systematically. All members of rich society are not fighters or systematic strugglers. But some of them are inheritors of prosperity earned by their fathers and they are spending it leisurely. Some have earned money by wrong means and are in a temporary state of prosperity (a group to whom God says, 'I give them prosperity to punish them'), some of them will be the "Last Romans". That means they are from rich and famous families, but in a process of decline.

The company of these people will never help you. Avoid their company as far as possible. Make and join company of young Turks, entrepreneurs, fighters, optimistic thinkers and hard strugglers like you.

All your problems would be solved only by your own efforts and grace of God. They cannot and will not be permanently solved by influence, friendship and recommendation of high society people.

No one does business in loss. Whoever helps you in your hard time, will take much more advantage from you, than what they have spent on you. So it is better to remain away from them.

- Start your day with God's prayer. At the end of the prayer say, "Oh God I was in such and such humble state. It is with Your blessings that I achieved this. Give me strength and wisdom to achieve even higher states and bless me with Your kind help."

Repeat the above sentences and recollect your earlier humble state, after that your mind will never have bitterness of not having as much wealth as the other rich

and famous people do have. It will also maintain and keep the divine flame burning in your heart. You will neither stop that sacred journey of pious prosperity, nor will you ever lose your hard earned money. God says:

Express your thanks to Me for what I have blessed to you. In return I will bless you more and more. If you deny, indeed, my punishment is severe.

(Holy Quran 14:7)

Thanks be unto God for His unspeakable gift.

(Holy Bible 2 Cor. 9:15)

Giving thanks always for all things unto God.

(Holy Bible 2 Eph. 5:20)

Hence insure your prosperity forever by regularly thanking God.

Chapter 32

Cleanliness

When you rub a rod of glass on woollen cloth, it would get charged with static current. Whatever polarity it will have, an opposite charge will automatically develop on piece of paper and the piece of paper will attract and stick to the glass rod.

If you become rich and famous, however sweet may be your nature, you will be bound to have enemies. You cannot walk freely on the road. These are a common phenomena which we see in our daily life.

The same thing also occurs when we walk on the right path or become religious and pious. As there are pious souls and powers in universe, similarly there are evil souls and powers. When we walk on the right path, they become our enemies. Their aim is not to kill us but to distract us from the right path physically and mentally and never allow us to come out from the pit of poverty.

As we safeguard ourselves from theft and enemy, we should also safeguard ourselves against evil powers. The most effective way of remaining safe from them is remaining absolutely clean and reciting small prayers asking help from God for His protection and prosperity, before starting our day or work.

What divine books say about Cleanliness?

- *Oh Mohammed (pbuh), keep your cloth clean.*
(Holy Quran 74:4)
- Prophet Mohammed (pbuh) said: *Cleanliness is half of religion.* (The second half contains all faith and every ritual etc.)
(Hadees)
- *None touch it (Quran) except the purified (i.e. The angels).*
(Holy Quran 56:79)

Cleanliness of Mind

If many unknown people to you of various other castes and Brahmin are mixed together and you are asked to guess the Brahmins, in majority of cases you can correctly predict from their faces, who are Brahmin. Recitation of prayer and clean food makes the Brahmins intelligent and their faces glow.

Take utmost care to remain clean and eat clean. According to my personal opinion for absolute cleanliness of mind and body you should do the following things:

- Avoid non-veg as far as possible. If it is not possible, restrict yourself to fish and Halal-mutton that is also cooked in your home. Never eat non-veg. foods in hotels.
- Avoid eating even vegetarian food in non-vegetarian hotels.

- Stop drinking alcohol liquor. Anything, which God has prohibited, will never benefit you. If you drink to relieve stress, try yoga or meditation instead.
- GI-GO. In computer terminology this means 'Garbage in Garbage out'. The same philosophy also works for you. If you earn money by cheating, dishonesty and exploitation of human beings, eating food purchased from such money will never generate a constructive and pious thought in your and your family's mind. You and your family can only think about cheating, dishonesty and all types of crimes after eating food of such money. Whatever you sow you will reap. Never think about long lasting prolonged prosperity with cheated money, neither a divine shield will protect you from evil power.
- Bargaining in business transactions and saving taxes is your birthright; but beyond that, remain absolutely honest.

Take so much precaution about your food that let people call you orthodox or crazy. Do not lift any unclaimed money or article lying on the ground, let it be one rupee or 1000 rupees. Do not eat or become a guest of a person whom you know is not a gentleman.

- After sex with your spouse, or after delivery of child and in menstrual periods, take precaution of cleanliness before eating food.
- Constructive intelligence is a divine gift. A musician cannot give a soul-touching performance on demand anytime. He has to make up his mind and become calm and receptive to receive the flow of rhythm within him, before pouring it out. A poet has to become calm

and concentrated to hear the sound within him, before writing on a paper. Both are not dictionary of rhythm and lyrics. But mainly depend upon something divine.

The same divine help is necessary to think constructively for a successful business. And for which you have to take most precaution about cleanliness.

Cleanliness of the Body

You must be having a TV set and a cable connection at home. We supply electricity to TV by two wires; a neutral and a phase. The cable connected to the TV also has two wires. But these wires are of a different type. Two wires of electric supply are parallel. From one wire, current enters the TV and from other it comes back to the supply. While in cable one wire goes to the TV and other is wound around the first one. Reason of winding the second on the first is to protect it from unwanted outside signal. The wound wire acts as earthing. If you provide only a single wire of cable supply to the TV, the picture will not be clear. The screen will have distorted figures and also other unwanted signals.

Similarly the divine signal your soul is receiving from Mother Nature and God must also be protected from unwanted signals. Your body should be sufficiently insulated to reflect back evils signals, so that your mind can clearly see and receive only Divine intelligence. And this is possible only with absolute cleanliness of the body.

For cleanliness of the body my personal suggestions are as follows:

- Whatever is secreted out from human body is dirty. Sweat, stool, urine, blood and semen etc. are all dirty. We know it and wash it out. But the way and extent upto which we wash them depends upon culture to culture.

- You can remain hungry from morning to evening, but unless you have an aim of keeping a fast, merely remaining hungry will not make you eligible for blessings. To keep fasting, first you say to God in your heart that you are going to keep fast to please Him and then start fasting. In fasting also you take care of do's and don'ts of fasting till it ends.

Similarly for physical cleanliness the purpose for what you are doing is to be kept in mind and take care of do's and don'ts.

- We use shampoo for conditioning our hair. After applying shampoo for three minutes even if we rinse our hair for ten minutes by water and remove all traces of shampoo, then also our hair remains soft and silky. This is because they absorb the chemicals and the effect of the chemical remains for almost 24 to 48 hours.

Similarly hair in armpits and near our pubic region remains in dirty sweat for a long time. They also absorb semen at the time of having sexual relations, and blood in menstrual period. To become clean we take a bath. Whatever amount of soap and water we apply, the ill effect of dirty sweat semen and blood remains in the hair even after bath like the 'shampoo effect'. Hence to remain spiritually clean, remove hair from armpits and pubic region every 15 to 20 days. Do not delay beyond 40 days. As after that period, hair will be considered spiritually unclean.

- Wind contains dust particles, dust particles consist of fine particles of all kinds of material. They may even include particles from animal and human stool and particles from dirty drains and gutters. Wind penetrates these dust particles deep in our hair on the head. To remain absolutely clean from such dirty particles, monks and Hindu scholars remove all hair from their head and Muslim and Sikh wear cap or turban. Take precaution according to your own way to remain clean from such filths.

- We bathe daily. Whenever we go to the toilet we also take absolute care to wash away stools. But we always remain careless for urine.

If a drop of urine falls on the floor of a mosque, church or temple and if the priest knows it, would he perform prayer before washing it away? No. If it is so dirty, why do you allow it to fall in your underwear and still think that you are clean and eligible for prayer or divine help and protection?

As you wash away the stool, also wash away urine and take care that not even a single drop falls on your clothes and body. If your undergarment absorbs even a trace amount, you cannot become spiritually clean by washing your hands and mouth. Take precaution that your clothes and undergarments remain absolutely clean from urine and stool.

Hence urinate in the sitting position and wait for some time so that even the last drop comes out and then either wipe it by tissue paper or wash by water to become absolutely clean.

- After the following conditions, taking bath is compulsory:
 - a. Childbirth (when bleeding stops, or after 40 days)
 - b. Menstrual period
 - c. After sexual intercourse
- For spiritual purity, bathe in a clean bathroom. Water splashing on the floor should not make you dirty again.
 - a. Start your bath by cleaning all blood, semen, stool, urine and sweat etc. from your body.
 - b. Then gargle and clean the mouth.
 - c. Then rinse your nostrils upto the soft part in the nose.
 - d. Then rinse water all over the body. No part of body should remain dry.
- If you do not have the above three conditions, clean yourself spiritually in the following way:
 - a. Sit in a clean place. Water falling on the floor or ground should not make your clothes impure.
 - b. Wash your hands upto the wrist.
gargle once and flush your mouth twice.
 - c. Clean nostril by water three times, upto soft muscles in the nose.
 - d. Wash the complete face thrice.
 - e. Wash each hand again upto ankles thrice.
 - f. Pass clean wet hand over head and hair from forehead to backward to wipe out dust particles (Once)
 - g. Wash your feet up to ankle joints, thrice.
- The above process is called “vazu”. In this condition a spiritual shield will protect you and you will feel peace.

All holy books should be touched and handled only after “vazu”.

- Following conditions make vazu invalid:
 - a. Passing urine, stool, air, semen or blood
 - b. Vomiting
 - c. Bleeding of a wound
 - d. Sleeping

Cleanliness of the Work Place

- We prefer to go to a Mosque, Temple or a Church to pray. But God does not stay there. Then why do we prefer to go over there? The reason is, those places are absolutely clean and due to regular prayers the atmosphere has a divine vibration and as soon as we enter we feel peace and wish to pray.

Our workplace is also a place of worship. Earning bread and butter for our family in the right way is one of the holiest acts. Hence we should do all those things and take all those precautions to keep our workplace as clean as a place of worship.

- Drinking liquor, keeping sexy and vulgar photos, listening to songs, sexual acts and abusing etc. should be absolutely avoided. And in general whatever we don't do and keep in places of worship should not be done and kept in the workplace also.
- Holy souls and divine power can help you if your surrounding is favourable to them. After physically

cleaning the place, light scent-sticks in the morning and evening to keep the atmosphere also clean.

- Whenever you come to your work place to work, first light incense sticks, do some prayer and ask God for your success as well as peace and prosperity of mankind. Then start your work.
- If you eat clean, remain physically clean, keep the workplace clean, start your work with prayer and conduct your business systematically and honestly, then be very sure that you and your heirs will never see a downfall. This is so because you are holding the Rope of God, Who rules this world as well as the whole universe.

Part IV

Black Holes-The Common cause of Failure

Black Holes-The Common cause of Failure

- If you add sugar to a bowl of milk its taste would improve. If you add dry fruits, the taste would improve further. If you add saffron, even the flavour would improve. But what will happen if after adding all these things you add a drop of limejuice? The milk would go sour and you'd have to throw away everything.
- Design an electronic circuit, get expert guidance, purchase best quality components and assemble them in the most modern lab. When your electronic circuit starts functioning put a drop of water on it. What will happen? Because of short circuit the whole thing would burn out.
- Study a subject thoroughly. Appear for the exam. Write answers to all questions in the best possible way. Just make a mistake in writing your identification number. What will happen? Marks may not be credited to your mark sheet.
- A small mistake can spoil the whole effort. This is what happens in struggle for success too. A person follows all procedures and laws of success and commits a small mistake, which is negligible or not so important to him. And he remains a failure till the end of his life. He blames his luck, but fails to understand his own mistake.

Some common mistakes, if committed, one can never be truly successful, are as follows:

Chapter 33

The Three Great 'Cs'

The universe, the nature and the world, which we see around us, is millions of years old. It has not deteriorated in this long period of time and is still in healthy and working condition because it has its own immune system. Whenever there is an act of destruction, it automatically develops or generates a process for healing it. For example, lightning burns the jungle. Wind again brings seeds from long distances and rain irrigates the jungle again.

Oxygen gets depleted by fire. Green leaves again generate it by photosynthesis. In the same way the life span of a human being is approximately 70 years. To survive for such a long period, nature has designed an automatic defence (immune) system in the human body. When a virus or bacteria from outside attacks the body, the white blood corpuscles automatically get increased in blood, which fight the virus and bacteria and heal the body.

When a dog is injured, his wound does not heal immediately. Many a times I have seen maggots in their wound. But after some period of time the same defensive system of nature heals the rotten wound of the dog. Few die but many survive. We all observe and see in our daily life, this natural process of healing.

Human culture or society is also like a human body. It also has its immune system. A complex system of vibration, negative and positive energy of cosmos, which is very difficult to understand and explain, but they do exist and work. Any destructive act, which disturbs the harmonized, peaceful and progressive lifestyle of human beings and their society, will slowly die out. Nature's complex immune system weakens the disturbing factors and strengthens the harmonized, peaceful and progressive living.

The British Empire was mighty and powerful. Which country defeated Britain? None. Then what happened to their superiority? Why did they disintegrate? Actually they ruled the world, but with selfish motive and cruelty. They enforced inhuman laws on common people. Hence without being defeated, Nature clipped their wings. Today Britain is just a common country on the western coast of Europe.

The same is true for the mighty Russia, whose military power was sufficient to destroy this world many times over. At the time of disintegration the same military did not even have sufficient bread to feed them. Who disintegrated them? It was the same, Nature's immune system. Russian communist laws did not help in harmonized, peaceful and progressive life in society. They closed the worship places of all religions, denied the right to own property from hard earned money. Denied freedom of speech and expression of thought; denied freedom of movement etc. So Nature brought them back to their senses.

Like the dog's wound, which occurs, worsens and then heals. All the powerful rulers who ever ruled this earth with cruelty and inhumanity, started, progressed upto

a certain extent and then disintegrated and vanished.

In day-to-day life on individual level also the same type of law functions. An immune system restores only those who are peaceful, loving, tolerant, honest, and hardworking and in general who live peacefully and help the society to progress peacefully and in harmony. And whoever disturbs it, like a rotten wound of the dog, he would live for sometime, may even progress for sometime, but ultimately phases out, disintegrates, dies and vanishes.

If you are corrupt, communal or criminal, or in any way exploiting the society and not benefiting it, you are like a virus or bacteria in the body of the society. The corrective immune system of the universe would work against you. For some temporary period you may survive or flourish, but ultimately you would degenerate and die out and your easily earned prosperity will drain out to dust. Take care! The law of success will never help you if you are from great group of three C's the Corrupt, the Communal and the Criminal.

God says in His last revelation:

Those who are beneficent to the mankind survive like rain water below the surface of earth. And those who are not beneficent to the mankind are washed away and perish like foam on the surface of flowing rain water.

(Holy Quran 13:16)

Chapter 34

Curse of Parents

Parents are next to God. A child is actually made from the blood and flesh of his mother. For nine months he remains as a part of her body and on completion of nature's manufacturing process he gets separated. But for the next 25 years he again remains dependent on his parents. Nature has designed the software of human behaviour in such a way that parents give more preference to the well-being of their children than to themselves. They actually sacrifice most of their leisure, happiness, comfort and the golden period of their youth in bringing up their children. This is God's way of protecting and continuing the human race in the best possible way.

The second part of this process is that the male-female couple who gave birth and brought-up the child retires at an age of 60 and remains dependant on their children for approximately the next 25 years. Again by the same divine process of protecting human life it is the duty of the child to look after the well being of the aged parents. If he deviates from his duty he also deviates from the divine law and Nature's system.

If there is any action which is not harmonious with the universal law and disturbs Nature's system the sources of the distracting action would be terminated slowly by Mother Nature.

One who rejects his parents and deviates from his duties does not follow the system of Nature. He is a disturbing source in the universe. Mother Nature would clip his wings. He and his prosperity would slowly diminish. He shall die as a common man without having any influence on the society. His existence or death will make no difference to human society.

If you want to be an important figure in the society and in this world, follow the universal law. Look after your parents as they cared and loved you in your childhood.

1. In the last divine book, God says:

“Your Lord has ordered that you should worship none except Him. And (that you show) kindness to parents. If one of them or both of them attain to old age with you, say not even “fie” (simple words of angry emotions) to them, nor repulse them, but speak to them a gracious word. And lower you arm in submission and respect before them and say; My Lord! Have mercy on them both, as they did care for me when I was little.”

(Holy Quran-17:23-24)

The son should be subordinate to his father and obedient to his mother.

(Atharva Veda 3:30:2)

2. Prophet Mohammed (pbuh) said:

“One who find parents in old age and does not earn heaven by serving them, his nose may lick the dust.” (He may be humiliated).

3. Once prophet Moses asked God who his neighbour shall be in heaven. God replied: A wood-cutter, who is nicely taking care of his extremely weak and old mother.

There is a big reward for serving the parents and there is terrible curse for the disobedient ones. How one whom a divine curse follows can succeed?

Chapter 35

The Drops of Water

- In Africa there are thousands of lions freely roaming around in the jungle along with millions of other animals like the Elephant, Zebra and wild beasts etc. Very few animals can defend themselves and could be killed by lions; even then life exists and flourishes in all species in the jungle. In short there is an equilibrium or balance between life and death. Lions kill animals just enough to satisfy their hunger. They don't overkill and keep a stock of mutton. In short, except for the human beings every living creature on the earth in some way or the other helps to maintain the balance of nature and doesn't spoil or waste natural resources. Hence the balance is not disturbed and the cycle continues.
- Rajasthan and Haryana were dense forests about 3 to 4 hundred years ago. Taimur-lung, who had attacked and looted Delhi, says in his biography that his army travelled for more than fifteen days in dense forests infested with snakes, elephants and monkeys before reaching Delhi. But today there is no forest! On the contrary, Rajasthan became a desert and that is also expanding day by day. This is because of negligence, indifference and wastage of Nature's precious gift, the jungles.
- The Marwadi community, which belongs to Gujarat and Rajasthan area consists of most business

minded people in India. Most of the business houses belong to them.

A Marwadi gentleman was a scrap merchant of non-ferrous metal. Initially his business flourished and he made a good fortune. But after sometime, without any apparent reason his downfall began. He lost his business, property and became bankrupt. He could not understand the reason so he turned to spiritual cures. He consulted his religious Guru, described his condition and asked for the reasons of his downfall and ways to come out from this condition. His Guru meditated to know the reason and concluded that the downfall was due to wastage of God's gift. The Marwadi gentleman thought from each and every angle but could not find where he was wasting God's gift.

He returned to Bombay empty-handed. He thought and thought day and night, but could not find and understand the reason. One day when he was preparing for bath, he got the answer. His water tap was leaking continuously. He was wasting God's gift, that is water, every moment. Immediately he got it repaired and after that his time changed, his business again started progressing and generating profit.

- I studied a book on Feng-shui written by Dr. Nitin Prakash published by Navneet Pub. (I) Ltd. (ISBN 81-243-0650-8) In that book also on page no. 62 I found that leaking water taps, drain out positive energy and money and bring misfortune.

When insignificant drops of water can drain out your prosperity what would happen when you waste more significant resources and God's gift, like money, time, your physical and mental energy, etc.

- We may or may not believe the above two examples but it is true that, over-utilising or over-consumption of anything beyond our needs, disturbs the divine balance of life and resources on the earth. And any factor, which is a source of such imbalance, will be terminated by the correcting action of Mother Nature.

Prosperity comes when you struggle for success and Mother Nature also does not oppose you. When Mother Nature opposes you, the cosmos vibration and energy etc. will not be harmonious to you and then it will be impossible for you to succeed. Hence never misuse resources. It may be money, water, food, electricity, your physical or mental, sexual energy and your time etc. Use them according to your basic need and follow a moderate and middle path of lifestyle to succeed and prosper in your life.

The Holy Quran also mentions the same principle in a simple language as follows:

Don't be extravagant as God does not love extravagant, spendthrifts, (prodigals).

(Holy Quran 6:142)

“And give to the near of kin his due and (to) the needy and the wayfarer, and do not squander wastefully. Surely the squanderers are the fellows of the devil and the devil is ever ungrateful to his Lord.

(Holy Quran 17:26)

Summary

If you start pouring water into a drum by a bucket, it is not necessary that the drum would get filled. It will get filled provided it does not have a hole in its bottom.

Similarly if you start following the laws of success, it is not necessary that you are bound to succeed. You will succeed provided you also avoid causes of failure. There are many drawbacks, which if you have in you, your chances of success are nil.

Few of them are as follows:

1. You should not be Corrupt, Communal or Criminal.
2. You should not have the curse of your parents on you.
3. You should not be spendthrift.

Part V

The Last Remedies

Chapter 36

The Divine Seasons

- At any moment there are more than 400 planes in the sky crossing the Atlantic sea, travelling between Europe and America. Air traffic control carefully guides them and decides their path to avoid midair collision. Many a times waves of hot air flow over Atlantic Ocean from America towards Europe. Every pilot wishes to fly in that hot air stream because flying a plane in it is very comfortable and they can switch on the auto pilot and relax. The plane also consumes less fuel and reaches the destination before its scheduled time. On the contrary in turbulent air, crossing the Atlantic Ocean is very difficult. Pilots have to remain alert. The plane also consumes more fuel and takes more time to travel the same distance. But a plane correctly navigated and piloted always reaches its destination irrespective of which air it was travelling in, turbulent or smooth hot air stream.

- Astrologers predicted to Remesis, the great Egyptian king that a child would be born in the Hebrew community and free the Israelis from his bondage (slavery). Remesis tried his best to avoid this eventuality. Remesis killed all newborn children, enslaved the whole Hebrew community, but with all his might and power he could not change his destiny. Prophet Moses was born in the Hebrew community and he freed the people of Israel from slavery and Remesis drowned in the Nile.

Astrologers also predicted to King Kuns that the son of his sister would end his life. Kuns imprisoned his sister and

brother-in-law, killed all their children but could not change his destiny. Shri Krishna killed Kuns.

- A military tank weighs about 45 Tons. It can run upto the speed of 70 miles per hour. It can climb 45 degree slopes. It can run on rough roads, mud and even in partially submerged conditions. After manufacturing the tank it is tested in most severe conditions. It is tested for full speed, sudden braking and stopping within 10-15 meters. The test driver is also asked to run it on artificially made rough roads to check the suspensions. The test driver is asked to climb steep slopes, in mud and in partially submerged conditions. After all the test if the tank remains intact and in excellent working condition only then is it commissioned in military, otherwise they send it back for rectification and improvement.

- God said in the holy Quran:

Do you think that you will enter paradise while such (Trial) has not yet come to you as came to those who passed on before you? They were touched by poverty and hardship and were shaken until (even their) messenger and those who believed with him said, "when is the help of God?". Unquestionably the help of God is near. (Holy Quran: 2:214)

- As tanks are tested vigorously before being commissioned, Similarly, every human being would be tested by God till the end of his endurance limit; in his life. He would be tested continuously throughout his life and on all fronts, such as education, business, service, finance, love, marriage, children, property and health etc. Even if you know your destiny by some means as King Remesis and Kuns knew, you cannot change it according to your choice. There is only one way to change the destiny and that is by working hard and seeking help from God along with regular prayers.

- The reason of including this topic in this book is to remind you that in everyone's life, long periods of pleasure and prosperity, or suffering, tension, financial problem, health and family problem will come even after the best effort to avoid and solve them. This is because it is a divine method or a process to check the act and deed of a person and it is not going to change according to your wish. Hence on one hand you have to pass the divine exam by working persistently and on the other hand you have to keep in your mind that this is an exam and time will continue to change, it will never be the same all the time. You should not get demoralized by the never-ending dark periods. The night will end and the sun would definitely rise and shine, because God says:

“After every difficulty there is convenience, after every difficulty there is ease.”
(Holy Quran : 94:5-6)

- Geeta says: *“Samay Parivartan sheel Hai”*

That means, (good and bad) time keeps on changing.

Understand the divine season of God and prepare accordingly. As a plane navigated correctly always reaches its destination even in turbulent air you are definitely going to succeed even in the worst kind of situations and darkest periods of your life.

- God says:

“Whoever will do the right thing, male and female, and they believe in me also, then I will keep them in this world with pious and comfortable life and after death give them the best return of their noble deed.”
(Holy Quran 16:97)

Chapter 37

What's in a Name?

- My friend, Raju Kumar was trading steel under the name of Jolly Alloys. For better prospects he changed his business from trading to forging small steel components. He also changed his firm's name to Taxon Enterprises, which sounded more modern. Most of his customers were same. His product was good; his sale was also good in new business. But something odd was happening. He was not getting his payments. One of his old customers sent a draft from Pune to Mumbai for Raju through his friend. Instead of meeting Raju that friend rushed to his native place along with the draft in urgency, after receiving an emergency call. Raju got that payment only after a month. Similarly his other payments were also getting delayed because of one or the other reason and after a few months it was impossible for him to carry out his business. But instead of closing down his business, he changed its name to Jolly Alloys again. Now he is prospering more than expected with the same setup and effort.

- I started my business under the name General Hydraulic. By the grace of God I did well. When I tried to register my firm's name as a trademark, I could not do it, as it was a common name. So I changed my firm's name to Hydro Shams Machinery. 'Shams' mean sun in Arabic and it short of my father's name 'Shamsuddin'. With this name I even lost those orders which were already confirmed with me. My turnover also dropped drastically

I was in real trouble. Then again I changed my firm's name to the previous General Hydraulic. After that, by the grace of God, I never faced such problems again.

What I want to advise you is that before selecting a particular name for your company, try to use and analyse that name on experimental basis and find out its effect and only then use it.

Astrology and numerology is a complex and complicated subject. Never study them. If you do, you may lose your will power, enthusiasm and daring to do impossible tasks. Akbar ruled India for more than fifty years and was a great and successful king, but his father Humanyu was a great failure. One of the reasons of his failure was that he mostly resorted to astrological calculations before taking a decision. Because of this neither was he able to take prompt action on time, nor have a killer instinct, while a winner should have both.

I also do not advise you to go to astrologers. As no astrologer is expert enough to suggest the right name of your firm. If astrologers were so expert that they can suggest an auspicious name or a way of prosperity, they could have selected a good name for their own business and had become millionaires. But mostly they remain tramps throughout their lives and only use psychological tactics to hook customers. Hence do not listen to their sermons, but concentrate and analyze the situation yourself. You only can try, experiment and find the right name for your company. Hence when nothing goes right after a fair effort to succeed, consider selecting another name, in addition to correcting your action plan and course of action.

Chapter 38

Effect of Cosmos Energy

- Take a magnet and suspend it with a string. When freely suspended, it would always align itself to the north south direction. Break it into small pieces and hang every piece of it. Every piece of that magnet would act as a complete magnet with north-south polarity and each suspended piece will align itself to the north-south direction.

This whole world is surrounded by many known and unknown types of magnetic fields and cosmos energies. The magnet aligns itself to the north-south direction to align itself with the magnetic field of the earth.

- In the same way every plot and every structure on the earth has a positive and a negative field of cosmos energy. In a magnet, energy field always flows from North Pole to South Pole, but in the case of a land, plot or a built-up structure, the north-east side is having a positive pole and the south-west is negative, and energy flows from the stronger to the weaker side. And the overall effect in that plot or structure would be the dominance of the two types of energy. If positive areas are more, the overall effect in the plot and structure would be positive and vice versa.

The following figure would give you some more idea:

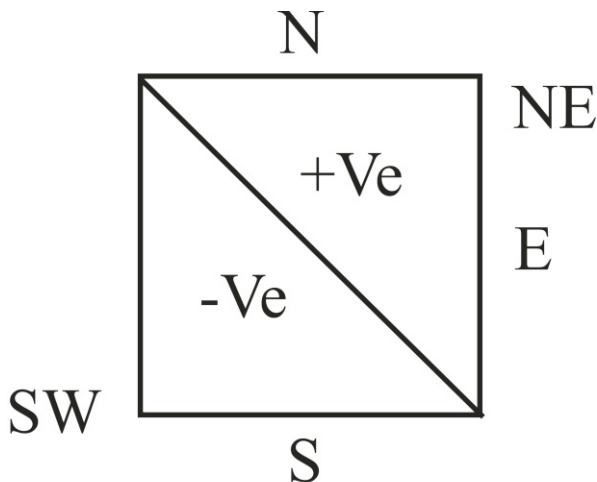


Figure No. 1

In the above-mentioned square plot, both energy fields are in balance, hence there would not be a prominent overall effect.

But if the said plot is modified to following dimensions:

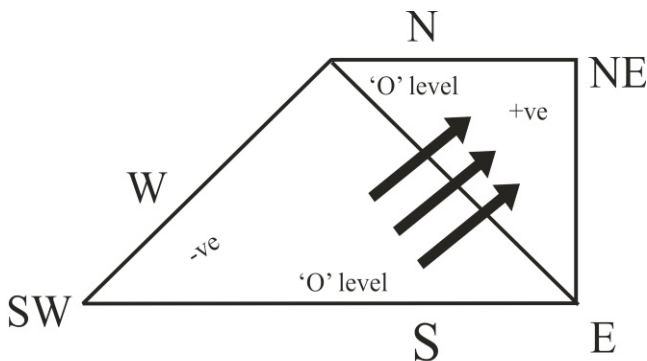


Figure No. 2

In the second plot (Figure No. 2), since the negative side is more the plot would have a negative overall effect. Positive effect brings enthusiasm, better health, happiness, constructive thoughts and overall prosperity, while negative field brings opposite of it.

- Hence if you are not succeeding after applying your best efforts, just check the premises in which you are working. There are many ways of correcting it without demolishing the structure. Get expert consultancy to do it. Vastu shashtra is a science; it has nothing to do with religion. Hence study it as a hobby if you have free time.
- As positive field flows from north-east to southwest most Hindu families keep their doors either in north or east. This practice is based on flow of energy fields and not on religious faith. Similarly in workshop and companies, machines in which the raw material is fed from the north side would have better performance and output

than machines facing south. I also personally felt that my productivity increased after I changed my sitting position from facing west to north.

- If you study an unplanned city, you would find that shops and restaurants facing east and north are much developed and doing more business than those facing west and south.

Hence if you have a poor output even after installing the best machines and staff, change their direction to north or according to the advice of vastu shashtra consultant to get the best results.

Many loss-making hotels and industries have benefited after changing their orientation and direction. You may try it too.

Chapter 39

Migration

- America, Canada, Australia and New Zealand are all advanced countries. But how many people in these countries are natives? May be not even 5%, as most of them have migrated from Europe.

Bombay is the commercial capital of India, but how many people who have contributed to the commercial prosperity of this city are actually natives? May not be more than 10%, as 90% of businessmen belong to other states and they have migrated to Bombay. But whoever migrated out from Europe or migrated to Bombay were not prosperous initially. They earned prosperity after migration, by hard work and dedication.

- M/s. Vijay Tank and Vessel Ltd., is a leading company in the field of turnkey projects for refineries. I have supplied many hydraulic presses to them. In 1980-85 they incurred losses of 24 crores in Libya due to war and cancellation of projects. In India also it got many setbacks and was declared a sick unit. For almost ten years they struggled for revival and survival of their company, but in vain. Nothing seemed to go right for them. Then they took a drastic decision. Instead of sticking to Bombay, they sold their property and migrated to Baroda. With the money they got from property sales and by their hard work, they again got revived. Today they are again a leading

company in their field.

- Birds and animals migrate to far off places in search of food and shelter, which they get and survive in most adverse conditions. Migration is Nature's constructive way of survival and prosperity for living beings.

The Holy Quran says that when the angels take out the soul from the body of sinners, who have spent their life on the wrong path because of wrong society and company of misguided people, they would ask them, "How were you in the world." They would reply, "We were victims in the world." Then the angel would say, "Why did you not migrate? Is not God's world wide and great?" Then God says, "For such people their final destination is hell." (Holy Quran 4:97)

- Of course God's world is wide, great and full of opportunities. What is required is your initiative to find it.

Hence after giving your best effort, if you cannot succeed, then instead of losing all hopes and accepting defeat, think about migrating to another place.

- I was born and brought up at Worli, a western part of Bombay. I remained there for almost 32 years. But till date even a dog does not bark or shake its tail on seeing me. I am totally unknown there. But after migrating to Bhandup, a northern part of Bombay, near my business premises, I pray to God not to give me so much respect that I cannot digest it. My whole life changed after migration.

- Some intellectuals say that at your birthplace generally you have everything, a family, house, parents, relatives, and friends etc. You feel at ease and enjoy your personal and social life, hence you don't struggle hard. While in a new place you have to develop everything from scratch, hence you work hard and put your best effort in it.
- Another superstitious reason of migration is that at your birthplace everyone knows you. When you progress more than others, they feel jealous. Directly or indirectly by evil eye or through black magic, sabotage or by other means they demoralize and distract you and block your path of success. While at a new place no one knows you and your past, hence no one competes with you or feels jealous. Hence, you are free to succeed.

Hence if nothing goes right after best efforts don't lose time and courage. Migrate to a good place and you will find the world of God great and full of opportunities.

Summary

- Imagine you have the finest car of the world and you are an expert driver. But if you come across huge bump or ditch in the middle of the road. What would you do?

What is required to easily cross the bump or the ditch is a little common sense and not the power of your car engine, or your expertise in driving. Simply take a left or a right turn and surpass the hurdle.

- You may be an expert; you may be following all the laws of success and taking precautions against black-holes etc. even then if you are not succeeding, do not wrestle with destiny. Take a rest, analyse what is holding you and try to pass the hurdle.

- Few hurdles in path of success are:
 1. Wrong name. Change the name and see the difference. (The subject is related to Numerology)
 2. If you are working in Negative energy field in your work premises, correct it by vastu shashtra, or feng shui etc.
 3. In case of jealousy of people around you, unjust law, harassment by politicians, police and criminals, shortage of raw-material and power etc. migrate to a better place. The world of God is very wide.

- Remember that in some period of your life, you are bound to suffer. It is not because of your fault or any other reason, but it is because of a divine system of checking your deeds in the worst conditions. Analyse and understand such conditions. If you stick to the right path even in adverse conditions, you will not only succeed in this world, but in the life after death also. Hence understand the divine season and don't lose courage.

Chapter 40

How to Overcome the Spiritual Obstacles

- I completed my graduation in 1983. But even after getting 76% in the final year of B.E. (Mechanical), due to extremely poor personality and health, I could not get a good job in reputed companies for the next three years. I got some experience of hydraulics in a small workshop. As hydraulics was a very new technology in India and very few people knew about it, I left the job and started consultancy.
- I am obliged to Mr. B. M. Patel, chairman of M/s. Hindustan Alloys Manufacturing Co. Ltd. who had faith in me. When I offered him the design of an extrusion press, he said, "I will finance you, you make solder wire extrusion press for me." He booked orders for more than 25 machines. That was more than two years of my production and manufacturing capacity.

After the bitter experience with Jaswant Singh I contacted a gentleman, Mr. B. K. Pant who allowed me to utilize his premises for manufacturing my machines. I am obliged him also.

For the next four years my progress graph was almost vertical. In this period I purchased my own workshop, got married, purchased a car, renovated my house etc. I also advertised in industrial journals, magazines and newspapers and secured many orders from reputed firms

like M/s. Bharat Petroleum Corp. Ltd and M/s. Vijay Tanks & vessels Ltd, etc.

● Then suddenly a strange thing happened to me in 1990-91.

1. I could not complete the orders in hand.
(Because of too many unexpected and strange Problems)
2. If somehow I completed the order, the customers did not take the delivery.
3. If somehow they took delivery, they tried to take as much credit as possible, or made only part payments.
4. The customers always tried to forfeit the balance.
5. My health dropped drastically.
6. My company's overall turnover came down to 20%.
7. Whenever a new customer came, he got impressed with my machines and immediately expressed his willingness to place an order, but as soon as he walked out of my office his mind and decision changed.

I was surprised. What was happening to me? This way I would not go too far. My well wishers told me to consult some spiritual healers.

I contacted more than half a dozen healers and Babas. My health and peace of mind improved slightly. But for the next three years my production remained on the verge of closure.

- Then the merciful God had mercy on me. When I was casually walking on a footpath, I spotted a book called *Asan Rizq*. I purchased it immediately. The book changed my business life again.
- The literal meaning of 'rizq' is food. The general meaning is every blessing of God, which includes food, shelter, family, business and general prosperity. 'Asan' means easy or convenient. 'Asan Rizq' could also be defined as 'easy or convenient blessing of God'.
- That book described certain prayers, which clear obstacles in the path of progress and enhance prosperity. For convenience of readers, I present some prayers from *Asan Rizq* and other books as follows:

Importance of Some Specific Verses (P. 298)

Some verses are described here along with their importance as follows:

Verse Nos. 1 & 2

Whenever there will be light, there will be shadow. Whenever you engage in a noble cause, evil powers are bound to create problems for you. To concentrate on job in hand and to remain safe from mental distraction and to have help from God, this verse is recited at the beginning of all prayers and office work.

Many times it happens that whatever we eat, we don't get satisfied. If you recite the above verses before eating, when you finish, you would feel satisfied.

Verse No. 3 (Tasbeeh)

Angels do not eat food. When they feel hungry they recite the above verse to get energized. Verse no. 3 is very easy to recite. It has very high blessing value and is most pleasing to God.

Verse No. 4 (Surah Hamd)

There are two verses in Quran which are from Divine Treasure. This is one of them. Basically these verses are revealed by God to teach people how to worship Him. It has four spiritual effects.

1. Those who recite it regularly remain free from debt
2. Remain free from sickness.
3. Remain protected from evil spirits,
4. And will have huge amount of wealth.

Verse No. 10

This verse has a soothing, stress relieving and worry reducing effect. This would benefit you physically, mentally and spiritually when you are extremely tense and worried.

Verse No. 11 (Surah Qadr)

This verse is recited 10 times after Farz Namaz. It has maximum and tremendous wealth accumulation effect. (My problems were solved because of recitation of this verse)

Verse No. 12 (Surah Ahad)

This verse is the best prayer to God. It yields maximum blessing. Just reciting thrice would yield as much blessing as we get after reciting the whole of Holy Quran. When blessings of God start raining on you and you start accumulating wealth, recite these verses before sunrise and sunset as many times as possible according to your convenience to thank God.

Verse No. 13 (Darood)

We recite this verse before and after a prayer to enhance its spiritual power. This verse is known as Darood. Basically darood is a prayer to God, but in favour of the prophet of the time.

Verse No. 14

Sometimes we feel that there is heaviness in our heart and a feeling of worry envelops us. In order to get rid of such suffocation, recite Verse no. 14 a hundred times keeping your right palm on your heart. After recitation puff on your palms and pass it over your face and chest. It is most effective if recited with absolute faith in God and remembering the meaning of this verse.

Verse No. 15

Human soul and eye sight has spiritual effects, good as well as bad. When we look at something and don't recite a particular praise of God, our eye sight harms the person or the object we admire, intentionally or unintentionally. To protect the opposite person or thing from our own Evil Eye, we should recite verse no. 15 while looking and admiring someone or something.

Why we recite the Darood?

- We begin a letter with 'dear sir', or 'dear madam' and end it with 'yours faithfully' or 'yours sincerely'. Even if we don't write the above words the opposite person will get the message, but these words increase the effectiveness of our letter. Similarly darood at beginning and end of a prayer increases the effectiveness of the prayer.
- God sent thousands of messengers to the earth in different eras and for different localities. Some of them are Noha (Manu or Hazrat Nooh) (pbuh), Abraham (Abee-Ram or Hazrat Ibrahim (pbuh), Moses (pbuh), Jesus-Christ (yeshu-maseeh, Hazrat Isa) (pbuh) and Gautama Buddha, (or Zul-kifl) etc.
- They brought the message of God and religious laws for that particular period for those communities.
- The currency note printed today bears the signature of the current Governor of the Reserve Bank of India. Tomorrow if the governor changes, the name and signature on the note would also change.
- President APJ-Kalam would sign whatever bill the parliament passes. After five years if another president is selected, the name and signature of the new President would come as the authorized signatory. The same thing happens in religion too.
- Darood is like words of gratitude (Thanks). The Messengers deliver the message of God to us. We are obliged to them that they guided us to the right path. We cannot do anything directly to reciprocate their favour.

Hence we pray to God to bless them and their companions. This thanks-giving prayer is called Darood.

- People of Abraham's era used to include Abraham's name in the Darood, people of Moses used to include his name. Similarly all messengers had their names in the Darood in their respective periods. We are in the period of the last messenger, Mohammed (pbuh). Hence his name is mentioned in the Darood.

- Messengers die, but their bodies do not decompose in their grave. The souls of all messengers and saints remain free to pray to God and rest in the heaven even after death.

Messengers like Jesus Christ are in heaven along with their physical body.

- When we express our respect to our mother, father, grandmother, grandfather, teacher and guru etc., in return they express their best wishes and bless us. Similarly when we express our thanks to the messengers in form of Darood, the messengers also pray to God for our prosperity. God also likes those who convey good wishes to messengers. It is prayer and blessings of messengers for us in return of our Darood which enhance the power of our prayer for prosperity and make it more effective.

Hence if we recite the Darood before and after our prayers it would be more effective.

Why to Recite these Verses?

We will use these verses for the following purposes:

1. To enhance the process of gaining prosperity. To increase income, order and contracts in business and reduce the time period required for accumulation of huge wealth.
2. To cure ourselves from witchcraft and black magic.
3. To cure ourselves from 'Nazar', that is negative or ill effect which we get when people look at us and our possessions either in admiration, jealousy or surprise.
4. To remain healthy mentally, physically and spiritually.

How to Recite these Verses?

Self medication is extremely harmful for health. These verses are medicine. If you do not follow the right procedure, you would wreck your life and cause harm to me also as I have introduced these verses to you. While using these verses take following precautions:

1. Clean yourself, (According to chapter of cleanliness.)
2. While reciting these verses, stay in a room which is clean and having no photograph of human beings or any religious personality.

3. Groom your mental attitude. It should be for the benefit of yourselves and mankind. The wealth for which you are struggling should not be to harm anyone.
4. Do not mix prayer of one God according to this book, with prayer of other deities. That is, do not mix recitation of these verses with verses from other holy books.
5. Do not insult these verses. Remain serious and respectful for divine verses of all religious books, as most of them were revealed by the same God, only the language is different.
6. Arabic language is very difficult to pronounce. In case we don't pronounce it correctly its meaning gets changed. A new reader unaware of Arabic language is bound to commit mistakes in pronunciation. Hence to have right spiritual effect of verses, while reciting verses keep in mind and remember actual meaning of that verse also. By doing so you will not get the negative effect or wrath from God.

Keep this book which contains holy verses away from vulgar novels and film magazines. If it is difficult for you to do this, tear away the pages containing verses and dispose them in a proper way. That is hand them over to a Muslim to bury them in a Muslim graveyard or put them respectfully into the sea or river.

Preparation for Prayer of Prosperity (For common people without disturbing daily life)

1. Go to sleep early to get 6-8 hours of sleep
2. Get up early in the morning before sunrise.
3. Go to the toilet, take bath, (Henceforth include gargle and cleaning of nostril in your bath for spiritual benefit). Drink as much warm water as possible for physical health and go out for the morning walk.
4. Try to go alone so that you can avoid talking.

First Prosperity Enhancing Prayer

1. Recite verse No. 1 (Once).
2. Recite verse No.2 (Once).
3. Always recite the above two verses before every prayer and starting of every constructive work.
4. Recite verses no.3 (100 Times).
5. This is first wealth enhancing prayer and takes about 5 to 10 minutes.
6. The best and more effective time for this prayer is before sunrise.

Second Prosperity Enhancing Prayer

1. Recite verse no. 1 (Once).
2. Recite verse no. 2 (Once).
3. Recite verse no. 13, that is Darood, thrice.
4. Recite verse No. 4 forty-one times.
5. Recite verse no. 13 (Once).
6. Initially you may require reading it from the book. But slowly you will memorise it. Then it would take only 10 minutes to recite 41 times.
7. After half an hour when you return from the morning walk, your prayer shall be complete. Take care to walk in a clean area. Stop the recitation while passing near garbage dumps and avoid talking in between.
8. You can perform the above prayer in your bedroom or anywhere in case you don't go for a morning walk.

Third prosperity enhancing prayer

When you reach your office, sit respectfully on your chair, switch off the mobile and telephone (to avoid disturbance).

1. Recite verse no. 1, 2 and 13 (Once).

2. Recite verse no. 4 (Once).
3. Recite verse no. 5 (Once).
4. Recite verse no. 8, 9 and 12 (Once).
5. Recite verse no. 13 again.
6. Then say: Oh God! please forgive me, whatever mistake I committed in reciting these verses and accept this prayer and convey the blessing of this prayer to all those souls and people who believe in You. Then seek God's help and blessings in your own words and language for yourself.
7. At the end recite verse no. 13 again.
8. Then blow (puff) on your palms and pass them over your face.
9. After 40 days you shall find drastic difference and improvement in your life.
10. Last prayer for prosperity is donation. Every month you should give some money to an orphanage or poor people of your family and society.

Additional Prayers for Muslims

1. Recite verse no. 11 ten times after every farz Namaz five times a day.
2. Recite verse no. 5 after every farz Namaz.

Effect of Prayers of Prosperity

- The above prayers have so much of a positive effect that my nephew and a friend of mine, Mr. Habib gets so overwhelmed by orders that they discontinued the prayer for a few days to get some relief from work overload. (This is wrong; don't do it. Expand your organisation to complete orders in time.)

I was also almost bankrupt; these prayers and service to society yielded millions of rupees to me. In 2006 the turnover of my company was the highest in Bombay city, in the hydraulic press manufacturers industry.

If you are also facing problems, try this prayer. I am sure you would also benefit.

- You may recite these prayers in your heart at any place in your home or in the office. Hence if you start doing it, you would not face any hardship.

Solutions of Some Personal Problems

Cure from Nazar (Evil Eye)

On the way to office you plan to do a lot of work and you are determined to do it, but as soon as you reach the office and take your seat, your mind goes blank. You became lethargic and start passing the time in meaningless works.

- You may get angry at your spouse and children without any reason you may feel depressed and sick.

It may be a case of the Evil Eye or 'Nazar'.

Recite verses no. 6 and 7 forty times each. While reciting you may yawn repeatedly and then your condition will become normal again.

If without any clear reason the husband and the wife remain away from each other, recite verse nos. (4, 6 and 7) forty-one times each. While reciting either hold her hand or cloth. On finishing the recitation, blow on water and drink it; both of you would feel love and attraction for each other; it is also a cure for seventy types of diseases.

- Verses of all divine books have effects. When you want to use them you have to energise them by repeated recitation, a particular number of times and for particular days. Hence at the first attempt you may not feel anything just as the eggs take a long time to incubate before hatching. When magnet is repeatedly rubbed on a plain iron piece many times, the iron piece acquires magnetic properties. Saint and rishi munees pray for decades before performing a miracle.

Similarly no doubt divine verses would produce magical effects, but you will not get it on the first day or the next. If you perform them seriously for at least forty days, you would start feeling the positive effect. Hence have patience and keep it up.

- If you are extremely worried and there is no solution to your problem, close your eyes and imagine you are standing in the open, below the sky, and asking help from God and pleading Him and recite verse no. 10 for 15 minutes. After 15 minutes you would feel fresh, relaxed

and confident. Your problem would not be solved the next day, but if you recite these verses repeatedly, either your problem will get solved, or God will give you a better alternate.

- If you feel fear, unrest or anxiety, recite verse no. 5 as many times as possible. If you really suffer from spiritual problems, you will repeatedly yawn during recitation. Keep on reciting verse no. 5 at least eleven times then blow on your palms and pass them over your face, head and all over your body. In case of a severe spiritual problem try to remain in 'vazu' for the maximum possible time.

- If your work is very tiresome and strainous in nature, and you usually get exhausted by evening, and do not feel fresh in morning, then just before sleeping do vazu, then recite

33 Times Verse No. 16

33 Times Verse No. 17

34 Times Verse No. 18

Then blow on your hand (palm). Pass all over your body. Then without talking to anyone go to sleep. In the morning (Insha Allah) you will feel fresh and energetic.

- If due to regular problems in life you are confused and frustrated, and could not take a firm decision and think clearly. Then recite verse No. 20, at least 100 times daily morning, after taking bath.

Verses Nos. 1 & 2

A'oozo billaahi minash shait'aa nir rajeem	<i>I seek the refuge of God from the accursed Satan.</i>
Bismillaahir Rah'maanir Rah'eem	<i>In the name of God the Beneficent the Merciful. (Holy Quran 1:1)</i>

Verse No. 3 (Tasbeeh)

Subh'aan allaahe wabe h'amdehi	<i>Glory be to God and praise be to Him.</i>
Subh'aan allaahil a'zeem	<i>Glory be to the Greatest God.</i>

Verse No. 4 (Surah Hamd)

Alhamdu lillaahi rabbil A'alameen.	<i>All praise is for God, the Lord of the Worlds.</i>
Ar rah'maanir rah'eem.	<i>The Beneficent, the Merciful.</i>
Maaliki yawmid deen.	<i>Master of the Day of Judgment.</i>
Iyyaka na'budu wa-iyaa ka nastae'e'n.	<i>To You we pray and to You we seek help.</i>

Ihdinas siraat'al mustaqeem.	<i>Keep us on the right path.</i>
Siraatal lazeena ana'mta a'layhim	<i>The path of those upon whom You have bestowed favours.</i>
gayril magzoobi a'layhim	<i>Not (the path) of those upon whom your wrath is brought down,</i>
walaz zwaalleen.	<i>nor of those who go astray (Holy Quran 1:1-7)</i>

Verse No. 10

Yaa h'ayyo yaa qayyoom.	<i>O the Living! O the Self- subsisting.</i>
Bi rah'matika astaghiso.	<i>I seek protection by Your Mercy.</i>

Verse No. 11 (Surah Qadr)

Inna anzalnahu fee laylatil qadr.	<i>Surely We revealed it on the grand night.</i>
Wama adraaka ma laylatul qadr.	<i>And what will make you comprehend what the grand night is?</i>
Laylatul qadri khayrummin alfi shahr.	<i>The grand night is better than a thousand months.</i>
Tanazzalul malaa-ikatu war roohu feeha bi-izni rabbihi min kulli amr.	<i>The angels and the Spirit (Gabriel) descend in it by the permission of their Lord for every affair,</i>
Salaamun hiya h'atta matla-il fajr.	<i>Peace! it is till the break of the morning.</i> (Holy Quran 97:1-5)

Verse No. 12 (Surah Ahad)

Qul huwallaahu ah'ad. Allaahus s'amad.	<i>Say: God, is One. God is He on Whom all depend.</i>
Lam yalid walam yoolad.	<i>He gave birth to no one, nor is He begotten.</i>
Walam yakullahu kufuwan ah'ad.	<i>And none is like Him.</i> (Holy Quran 112:1-4)

Verse No. 13 (Darood)

S'allalaahu a'laa Muh'ammad.	<i>May God bless Muhammed.</i>
S'allallaahu wa aalihi wa sallam	<i>May God bless his family and bestow peace.</i>

Verse No. 14

Alaa bizikrillaahi tatma- innal quloob.	<i>Know surely by Allah's remembrance hearts get peace. (Holy Quran 13:28)</i>
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Verse No. 15

Maasha allaah wala quwwata illaa Billaah.	<i>As God willed. And there is no power and strength except by God. (Holy Quran 18:39)</i>
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Verse No. 16

Subhaan Allah	<i>Glory be to God</i>
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Verse No. 17

Al hamdo lillaah	<i>All Praise is for God</i>
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Verse No. 18

Allaaho Akbar	<i>God is Great</i>
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Verse No. 19

La hawla wala quwwata illa billa hill ali ell azeem	<i>God is great. Strength to refrain from sin and ability to do good is from God, who is exalted and supreme.</i>
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Verse No. 20

Yaa Haadee Yaa Raheem	<i>O Who guides. O the most Merciful.</i>
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Part VI

We have given too much importance to religious teachings and faith in God in this book. But who is God? Let us understand Him scientifically and religiously to have a strong faith in Him.

Chapter 41

Who is God?

As per Hinduism

1. *"The greatest (God) is the owner of earth and sky. O God, help us"*
महोदिवः प्रथिव्यध्व सप्ताट नो भवत्विन्द्र ऊती (Holy Rig Veda 1:19:7)
2. *God created every creature.*
प्रजा पति जर्नयति प्रजा रूमाः (Atharva Veda 1:100:1)
3. *"O God, You are from the beginning and have knowledge of everything."*
तवमग्ने प्रथमो अडिरस्तमः (Holy Rig Veda 2:31:1)
4. *"He has full control over everything."*
विश्वस्य मिषतो वशी (Rig Veda 2:190:10)

As per Islam

1. *"God's is ruler of earth and heaven, except Him no one can help you."*
(Holy Quran 2:107)
2. *"God has created everything."*
(Holy Quran : 25: 2)
3. *"God is beginning. God is end, whatever is visible and hidden are because of Him, and He knows everything."*
(Holy Quran : 57:3)

4. “God has full control over His creatures.”

(Holy Quran: 6:18)

5. *He is God beside Him there is no God, the knower of the unseen and the seen. He is the Beneficent, the Merciful.*

He is God beside Him there is no God, the king, the Holy, the giver of peace, the Granter of security, Guardian over all, the Mighty, the supreme, the possessor of every greatness, Glory be to God from what they set up (with Him).

He is God, the creator, the maker, the fashioner, His are the most excellent names, whatever is in the heavens and the earth declares His glory, and He is the Mighty, the Wise.
(Holy Quran 59:22-24)

How many Gods are there?

As per Islam

1. Holy Quran says: “No one is eligible to be worshipped except one God.” (Holy Quran 48:19)

As per Hinduism

1. Upanishad says: “He is one without partnership of others.”

एकम् एवम् अद्वितीयम्

(Chandogya Upanishad 6:2:1)

2. Rig Veda says: “O believer, do not worship anyone except Him (God) He is the only God.” (Rig Veda 8:1:1)

3. Brahma Sutra of Hindu-Vedanta says: *“God is one, no one is there except Him, never, not a little bit.”*
एकम् ब्रह्म द्वितीय नास्तेः नेह ना नास्ते किंचन
4. Atharva Veda says: *“That God is one, Who enters the hearts of men and knows their secrets.”*
(Atharva Veda 10:9:29)

As per Sikh religion:

In the first volume of Shri Guru Granth Sahib, the first verse of Geyogi is “Only one God exists, Who is the real creator, He is without fear and hatred, He is not born. He is eternal, and He is sustaining. He is Great and merciful.”

In prayer Sikh recite 'Wahe Guru'. This means “One true God.”

As per Parsee religion:

Parsees call God by the name of Ahura Mazda. Their religious book Dasatir says, “God is one, and no one is equal to Him.”

As per Christianity & Judaism

Holy Bible says:

1. *“Listen O children of Israel, our Lord is God, He is one.”*
(Holy Bible 6:4)
2. *“I am the God, except me no one else can protect you.”*
(Holy Bible 43:11)
3. *“I am the God except me there is no other God”*
(Holy Bible 46:9)

4. *“(The Lord) our God is one.”*
(Deuteronomy 6:4, Mark 12:29:32)
5. *“It is (the Lord) your God must worship and it is to Him alone you must render sacred service.”* (Mathew 4:10)
6. *“You were shown these things so that you might know that the Lord is God, beside Him there is no other. Acknowledge and take to heart this day that the Lord is God, in heaven above and on the earth below. There is no other.”*
(Deuteronomy 4:35,39)

How God Looks Like?

As per Islam

1. *“Nothing resembles Him in Universe.”* (Holy Quran 42:11)
2. *“Eyesight cannot perceive Him, but God can see all vision. He is great and knower of all”.* (Holy Quran 6:104)
3. *“God is the light of the heaven and earth. The similitude of His light is as a niche wherein is a lamp. The lamp is in a glass. The glass is as it were a shining star. (The lamp is) kindled from an oil of a blessed tree, an olive, neither of the east nor of the west, whose oil would almost glow forth (of itself) though no fire touches it. Light upon light. God guided unto His light that He will. God gives examples for convenience of understanding of mankind and God is knower of all things.”*
(Holy Quran 24:35)

Some more references from Holy Books

1. Once prophet Moses insisted to God that he wanted to see Him in actuality, without a veil. God said: You couldn't see Me, as your eyes cannot tolerate it. On constant insistence of Moses, God said: Look at that hill, I would reveal My glory on that hill, if the hill withstands my glory you may see Me. But when God revealed only a fraction of His glory, the mountain was pulverised and Moses fell unconscious. (Holy Quran 7:143)

2. Prophet Moses saw a light on the top of a hill. He went there to bring fire. When he reached the place, God addressed Moses and gave him Prophethood. (Holy Quran 20:11)

3. Once people of Israel insisted to see God. When God revealed Himself, lighting surrounded them. They could not withstand it and died. (Holy Quran 2:55)

As per Hinduism

1. *“Nothing resembles Him, eyes cannot see Him.”*
(Savet Sawatra Upanishad, Chapter 4:19, 20)
2. *“He is without body and pure.”* (Yajur Veda 40:8)
3. *“No idol can resemble God.”* (Yajur Veda 32:3)
4. *“God is light (illuminated), without body, without drawback, (injury) pure, the farsighted, has control over everything, self-sustainer, He is lord for infinite period.”* (Yajur Veda Samhita by Ralph I.H. Griffith by 89:538)

Sikh religion calls God as “Ek Omkar” that means one God without a body or any form.

Parsee religious book Dasatir also describes God as one without body and shape.

As per Holy Bible:

1. *“Except me there is no God, you should not make my image. No one resembles me in sky, neither on land nor below water. So you should not kneel before anyone, nor should you get impressed with them, I am your God.”*
(Holy Bible, Exodus 20:3-50)
2. *“I am the only light of this universe.”*
(Holy Bible, John 8:12)

What are His features?

As per Holy Quran:

1. *“Proclaim to all
God is one
He is the only one
He is eternal
He is absolute
He has begotten (gave birth to) none
And of none has He been begotten
There is indeed none to compare with Him”*
(Holy Quran 112:1-40)
2. *“No one can conceive or understand the great knowledge/wisdom of God, except to the extent to which he wishes. His throne is spread over the earth*

and heaven.” (Holy Quran 2:255)

2. *“God thoroughly knows whatever is in earth and sky and He knows everything.”* (Holy Quran 5:97)
3. *God said, “He knows what you disclose, as well as what you hide in your heart.”* (Holy Quran 2:284)
4. *God said, “I am closer to you than your main blood vessel (jugular vein) of your neck.”* (Holy Quran 50:16)

As per Holy Vedas:

1. *“All direction is for Him.”* (Holy Rig Veda 4-13-10)
2. *“God's vision is in all direction. His face is in all.”* (Holy Rig Veda 3-81-10)
3. *“No one encompasses (covers/confines) God, neither sky, nor the rain falling from the sky.”* (Holy Rig Veda 14-52-1)
4. *“O Ishwar, You are first and know more than anyone else.”* (Holy Rig Veda 2-31-1)
5. *“The Supreme being manifests the manifest. He fulfills the desires of the good-natured. He is the Lord. He is omnipresent. He is worthy of all praise. He is the Object of all respect. He is Rich. He is the Creator of everything and has the knowledge of everything.”* (Holy Rig Veda 2:1:3)
6. *“The Supreme being is the Sustainer, Source of power. He is the One Who gives provisions.*

He is the beneficent. He is the Cherisher. He protects His worshipers."

(Holy Rig Veda 2:1:6)

7. "God is greatest of all." (Holy Rig Veda 2:284).

8. "He is creator of this world. He is everywhere, east and west below and above." (Holy Rig Veda 2-190-10)

9. "I am nearest to you and your protector." (Holy Rig Veda 1-24-5)

10. "He who does not need a ear to hear and yet is the source of the power of hearing. Know that! He is Brahm." (Upanishad)

11. "The Lord of the universe is one. He is the soul of every living being. He is immanent in every form of life. He directs all actions. He is above all. He is everyone's refuge. He sees all. He knows all and no epithet is applicable to Him.
(Shetash-watar Upanishad, chapter-6, mantr-11)

12.. "He does not require to be fed by anyone, but He feeds everyone." (Holy Rig Veda 20-164-1)

13. "He does not eat, but feeds everyone." (Holy Rig Veda 20-164-1)

14. "Neither God has parents nor Lord."
(Swet swatra-Upanishad 6-9)
(Part II page 263)

15. *“He has no image, no eye can see Him, those who observe Him by mind and heart, He makes them immortal.”*
(Swet swatra-Upanishad 4:20)
16. *“He is not born from anyone, only he is eligible to be worshipped, He has no image, He is most glorious.”*
(Yajur Veda, Translated by Devichand (M.A.) page 377)
17. In second part of Encyclopedia edited by Nagendra Nath Basu few verses of Upanishads about God is as follow:

आदल्ला बूक मेककम् अल्लबूक निखादकम् ॥४॥

This verse could not be translated.

अला यज्ञन हुत हुत्वा अल्ला ः सूर्य चन्द्र सर्वनक्षत्राः ॥५॥

Allah is worshipped since Yag Age. Sun, Moon and Stars are because of Allah.

अल्लो ऋषीणां सर्व दिव्यां इन्द्राय पूर्व माया परमन्तरिक्षा ॥६॥

Allah is of Rishis (saints). He is Greatest of all, prior to Indra and more mysterious than space (Universe).

अल्लः पृथिव्या अन्तरिक्षं विश्वरूपम् । ७॥

Allah is visible in Earth, Sky and everything of Universe.

इल्लांकबर इल्लांकबर इल्ल इल्लल्लेति इल्लल्लाः ॥८॥

Allah is Great, Allah is Great. No one equals Him.

ओम् अल्ला इल्लल्ला अनादि

OM means Allah. We cannot ascertain His beginning and end. We pray such Allah for protection against evil.

दे स्वरूपाय अथर्वण श्यामा हुह्री जनान पशून सिध्दान :
जलवरान् अदृष्टं कुरु कुरु फट ॥९॥

O Allah! Terminate wicked criminals, misguiding religious people and evil creatures of water in a moment (protect us from them).

असुरसंहारिणी ह्रं ह्रीं अल्लो रसूल महमदरकबरस्य अल्लो
Allah is terminator of evil power and great Mohammed is Prophet of Allah.

अल्लाम् इल्लल्लेति इल्लल्ला ॥१०॥

Allah is Allah. No one is like Him.

Eti Allopnishad (इति अल्लोपनिषद्)
(Hazrat Mohammed (pbuh) in Bhartiya Daram Granth
By Dr. M.A. Shrivastav, Page no.30)

The Kalyan Magazine published by Geeta Press of Gorakhpur has mentioned 220 Upanishads in its special issue named "Upanishadank:. In these 220 Upanishads the Allopnishad is mentioned on the 15th position. Dr. Ved Prakash Upadhyay also described Allopnishad in his book "Vedic Sahitya Ek Vivechan" published by Pradeep Prakashan in 1989.

A per Shri Guru Granth Saheb of Sikh religion:

God is kartar (creator), sahib (Lord of everyone), Akal (eternal), Satnam (pious), Parwardegar (cherisher), Raheem (merciful), Kareem (beneficent).

As per Dasatir of Parsee religion:

God is one; no one is equal to Him. Neither He has beginning nor end, neither he has father nor mother, or a son or a wife. He has no body and no shape. Neither eyes can see him and nor mind can conceive, understand, or imagine Him. He is far more greater than we can imagine. He is more closer to us than we ourselves.

As per Awasta, Gatha and Yansa books of Parsee religion, God (Ahura Mazda) is creator, greatest of all, sustainer and generous.

What God Says?

In Holy Bible:

1. *"You must not make for yourself a carved image or a form like anything; you must not bow down to them nor be induced to serve them."* (Holy Bible Matt. 4:10)
2. *"Little children, guard yourselves from idols."* (Holy Bible John 5:21)
3. *"Seek good, and not evil, that ye may live."* (Holy Bible Amos. 5:14)
4. *"Worship the Lord, thy God, Him only shalt thou serve."* (Holy Bible Matt. 4:10)
5. *"Live peaceably with all men."* (Holy Bible Rom. 12:18)
6. *"Call unto me, and I will answer thee."* (Holy Bible Jer. 33:3)
7. *"Depart from evil and do good."* (Holy Bible Ps. 34:14)
8. *"Have faith in God."* (Holy Bible Mark 11:22)
9. *"The people that do know their God shall be strong."* (Holy Bible Dan. 11:32)
10. *"He that believeth in me shall do greater works."* (Holy Bible John 14:12)

11. *“Do not eat pork.”* (Holy Bible Leviticus 11:7-10, Deuteronomy 14:8)
12. *“Do not drink wine.”* (Holy Bible Proverbs 20-1, Ephesians 5:18)

In Holy Quran:

1. *“God has purchased from the believers their lives and their properties (in exchange) for that they will give paradise.”*
(Holy Quran 9:111)
2. *“Refrain from major sins, then God will forgive your small mistakes.”*
(Holy Quran 4:31)
3. *“God loves His creatures 99 times more than a loving mother.”*
(Hadees)
4. *“Obey commandment of God and follow His messengers.”*
(Holy Quran 8:46, 4:69)
5. *“Whoever will come to God as sinner, he will go to hell, where he will neither be able to live nor die.”*
(Holy Quran 20:74)
6. *“Life on earth is a pastime and a game. Eternal life is life after death.”*
(Holy Quran 29:64)
7. *“People have been expelled from their home because they said our Lord is one God. If God does not keep the rioters away from each other then cloisters, churches, oratories and mosques would have been destroyed, where God is often worshipped. Those who help God, God helps them, God is strong and Almighty.”*
(Holy Quran 22:40)
8. *“Do not wish for riots, as God does not like rioters.”*
(Holy Quran 28:77)

9. *“O, those who believe in God, embrace Islam sincerely and do not follow the Devil, as he is your open enemy.”*
(Holy Quran 2:208)

In Holy Vedas and Bhagwat Geeta:

1. *“Those whose intelligence and thinking power has been overwhelmed by lust of materialistic gain kneel down before other than one God. Then they make their own way of worship.”* (Bhagwat Geeta, Chapter 7, Verse 20)
1. *“Those who worship other than one God, sink in darkness of ignorance.”* (Holy Uagor Veda 40:9)
2. *“God is one, pray only to Him.”* (Holy Rig Veda 8:1:1)

Concept of God in Chinese Philosophy

Chinese philosopher Lao Tzu has mentioned many philosophies in his book *Tao Te Ching*, which are translated by many authors.

Summary of some of them are as follows:

Tao stands for 'How'

Tao stands for 'how': In what way do things happen, how things operate, Tao is the one principle fundamental to all creation.

'Tao is God',

Tao cannot be described or given a definition as it is applicable to everything. A thing cannot be explained in terms of itself. If you are able to define a principle, it is not Tao.

Tao is a law while Creation is a process. That's all there is: principal and process, how and what.

All the creation develops in consonance with Tao and there is no other system.

Tao cannot be described but it can be understood. It can be understood by meditation or being aware of what is going on. By understanding what is going on I start perceiving how it is happening and finally I start perceiving Tao.

To know what is going on I must pay attention with open mind. I must set aside my personal prejudices or bias. Prejudiced people see only what fits those prejudices.

Meditation method is effective because principle and process are never independent of each other. All the processes reveal the principle underlying them. It implies that it is possible for me to know what Tao is. Thus I can also know God.

By understanding about Tao I can understand how things operate.

Tao is not an object

No matter how much you try you will never find a thing called Tao or God. Tao is not an object or thing. Tao is a principle and a law. Tao means how or in what way.

All things operate according to Tao but Tao does not obey anyone. Tao is never an object or a process. Tao is the principle of all things and all events; Tao is the law common ground to all creation.

Creation is made up of objects and happenings. All things and events are in constant motion. Motion is made up of opposites or polarities. Different polarities may cooperate with each other, or they may conflict or oppose each other in varying magnitude.

Everything and all happenings, be they co-operating with one another or opposing, congruous or tumultuous take their shape and are sorted out according to Tao. But Tao is not an event of motion. For example, Tao is not a noise. There is no opposite or Tao has no opposites. Tao is a single entity, Tao is One.

I believe that nothing precedes Tao. Nothing has created Tao. No one has made God.

Tao: What it is and what it isn't

Tao is not any of the following:

It is not an object.

It is not a noise or any other sort of motion.

It cannot be divided into portions.

It cannot alter.

It does not decrease or increase.

It has no associate or supplement.

Tao is this:

3. Everything comes after Tao.

4. Tao is the principle of all things.

The most comprehensible and useful word I can use for Tao is 'how', because Tao is the underlying law of how all the things operate.

Keep in mind that while Tao has no shape or characteristics, it is omnipresent and eternal.

Just suppose there are four stages of perpetuity. People are unlimited in a way; the earth is unlimited, the universe is unlimited, Tao is unlimited. Even though each of these may be unlimited in a sense, the first three depend on the next greater one.

People depend on earth; earth depends on cosmos. Cosmos depends on Tao.

However Tao does not depend on anything.

Creation by God: (According to divine books)

1. *“God created everything.”*

(Holy Quran 25:2)

2. *“Parmatma (God) created every Parja (Creature).”*

(Holy Atharva Veda-1-19-7)

3. *“When God wishes to create something, He says 'Be' and things take shape according to His wish.”*

(Holy Quran 36:82)

4. *“He has created human beings from soil and jinns from smokeless fire.”*

(Holy Quran 55:14)

Some Scientific Facts and Figures

1. Light travels at a speed of 300000 kms/sec. At that speed the distance it covers in a year is called a light year. The next sun (other than sun of our solar system) is at a distance of four light years from us.

2. We don't know the exact size of our universe. Yet we continue to discover new stars. Their light is reaching us now while they must have been born along with the earth and universe billion of years ago. Hence, scientists guess that the edge of our universe may be a million light years away.

3. Mass and energy is convertible. The scientist, Einstein presented a formula which governs the conversion.

It is $e = mc^2$

Where e = Energy generated

c = Speed of light

m = Mass

4. We can measure the size of a dust particle sticking to sole of our shoe. We can numerically write its volume and derive its ratio to our body. Neither numerically can we describe the great area of our universe, nor can we describe the ratio of our world with universe. Our world is so small as compared to the size of universe that it is negligible, we cannot describe it. The dust particle sticking to the sole of our

shoes has large presence to us as compared to the existence of earth in the universe.

Conclusion about God

After studying various religious books, scientific findings, observations and discussions with various scholars I conclude as follows:

- God is one.
- He has no shape.
- He is greater than this whole universe.
- He is basic and mysterious source of energy of this universe. (which I could not understand and explain)
- His vision passes through each and everything of this universe. (This whole universe is transparent to Him)

Creation by God

Matter and energy is convertible. God might have created this universe from some form of energy because when He wants to create anything, He says “Be” and that thing takes shape according to His wish and command. This type of creation, without a clear manufacture process, is only possible with conversion of energy.

His Omnipresence

Concept No. 1

When we switch on a bulb, it emits light. Bulb is a small source of energy; hence the light emitted by the bulb is also weak and could be blocked by a sunglass.

A welding arc has stronger level of energy, hence its rays cannot be blocked by plain sunglass, but require a special glass to block its ultraviolet rays.

X-ray has still higher level of energy and cannot be blocked by welding glass. Even mass of human being cannot block it. It is blocked by denser material like bones.

Radioactive rays emitted from uranium etc., which are used in atomic plants, have such high energy level that they even penetrate bones of human beings, wooden partitions and brick walls etc. To block them, scientist uses three-feet-thick wall made from lead bricks. Hence higher the energy level, more penetrative the rays emitted.

In hypnotism when a person with a stronger will power looks into the eyes of another person with weaker will power, he takes over the control of brain of the weaker person and the weaker person follows the command of hypnotist.

I have seen a person moving a coin on the table with a stare of his eyes. Many Yogis and Rishis, who wake their

Kundalini, also can move things with a stare of their eyes. From above two examples I assume that like light, eyesight or vision of a person is also like rays of light and have energy like rays of light or electro-magnetic waves or sunlight etc., which we still have not understood scientifically.

The great God is the basic and highest source of energy in universe. His vision has highest state or level of energy, which can pass each and everything in the universe. A ray emitted by radioactive material could be blocked by a thick wall of lead. But nothing can stop the vision of God. This whole universe is transparent to God.

God said:

“Whatever you disclose or whatever you hide in your heart, He knows it.”

(Holy Quran 2:284)

God said:

“I am closer to you than your main blood artery.”

(Holy Quran 50:16)

He also said:

“I am more aware of you than you know about yourself.”

(Holy Quran 67:14)

Since His vision passes through us we are transparent for Him. He knows each and every cell, every atom and molecule of our body; every beat of our heart, every thought in our mind. Surely, He is closest to us than our blood vessels and He knows everything take shape

According to His command anywhere in the universe and at anytime. Hence we can also say that He is present everywhere.

Concept No. 2

Another theory of Einstein says that when the velocity of a thing increases more than light, that is 300000 kms/sec or (186000 mile/sec) time starts slowing down for that object.

For better understanding let us consider an example of a spaceship and a wall clock. Suppose a spaceship has capacity of travelling more than the speed of light and a clock is fixed to its cabin wall.

When the spaceship travels below the speed of light; the wall clock would work with its regular speed. As the speed of the spaceship crosses the speed of light, the wall clock starts slowing down. And at infinite speed it would stop completely. That is, time would stop in that spaceship. It will not age and become old.

Initially it was thought that light has only spectrum of seven colours and seven types of rays. Then it was discovered that other types of light also exist; for example infrared and ultraviolet. Then other types of rays were discovered, such as the x-rays and radiation of radioactive elements. The process of discovery is not over, and still many more types of rays and waves remain to be discovered, some of which we commonly know such as rays of eyesight, rays of thought energy etc. Eyesight and thought both travel at a high speed similar to light or may be more than that.

The mind and heart work on complex nature of electrical energy and thought which is generated in the mind; it is also some form of energy. That is why telepathy messages can be transmitted to another person far away, but this form of energy is yet to be discovered and defined.

In line of the above scientific facts, philosophers and thinkers say that no doubt God is some form of energy or light, but the nature and speed of that light is not known. It may be having infinite speed. Hence time has stopped for Him. Hence He is in the same condition since eternity and He would remain in the same condition for eternity. Hence He is neither born nor would die.

Suppose the universe has a diameter of 600000 kms, a light starting from its centre would reach the edge of the universe in one second. (At a speed of 300000 kms/sec)

Similarly God has infinite speed; hence He reaches any place in the universe in zero time. Hence He is everywhere all the time; hence He is Omnipresent.

The Soul

God created Jinn from smokeless fire. Jinn can give shock like electric shock. Jinn can take any shape. Jinn can possess a human being. When they don't take over control, that person doesn't feel any difference, but when they do, the possessed person acts according to the command of Jinn.

The soul of a person, who dies before the actual time of his death, in a sudden accident also sometimes troubles people and possesses other persons, in the same way as Jinns do. Jinns are made from smokeless fire; human soul also must be made from somewhat similar type of energy.

The Holy Quran says, "The soul is 'Amre-rabee'". (Holy Quran 17:85). In Arabic language 'Amr' means order or command; Rab means God. That means soul is order or command of God. I assume that "soul" of human being is some form of energy with a built-in program or command of God. (Or a built-in software).

Some type of fish lay transparent eggs. After laying eggs, for about a week they keep watch on their eggs. In that period various stages of development of the egg could be observed and video recorded. At the end of the week the heart of the little fish starts beating, which we can observe from outside the egg. On maturity when the egg breaks and small fish come out, she does not require to be taught swimming, hunting or hiding etc. She knows everything at her birth. Similarly little tortoise also knows just after coming out from the egg that he has to crawl towards the sea for safety.

What makes the heart of fish to beat? Who teaches them the wisdom to hide and hunt? It is the in-built knowledge or command or software encoded by God in soul according to which they behave and act without any clear source of teaching just after birth. (These are my personal views. Only God knows the truth better).

The God within Me

Hazrat Mansoor was a saint. He was totally absorbed in prayers and meditation and lost control of his conscious mind. One day he declared “Anal-Haq.” That means “I am the God”. For making such a statement he was sentenced to death and beheaded. Many other saints also say, “Atma is Parmatma or Parmatma is within me.”

After meditation and excessive prayers saints make such statements because of following reasons:

- Angels don't eat food. When they feel weak they recite the name of God and get energy and strength.
- The soul being a form of energy when it gets purified, it gets energized because of recitation of God's name and prayers. It becomes lighter and more vibrant. At such a stage the person feels out-of-body experience. He feels his soul travelling in the sky and passing through light etc.
- Prophets get commands of God in many ways. One way is that they feel that someone is dictating in their heart. This type of communication is called 'Wahee’.
- This whole communication is within the heart. When a saint worships God and pleads for some favours, he gets the answer within his heart. This is called Ilhaam. This receiving commandment from God is so intense that the last messenger Mohammed (pbuh) used to perspire

even in chilling winter. Saints with weaker physical, mental and spiritual strength lose control over themselves when they receive such communication from God. Hence sometime unconsciously and sometime due to ignorance they make such claims, as 'I am God' or 'God is within me'.

When prophet Moses (pbuh) insisted to see God with naked eyes. God said he would not be able to bear it. On constant insistence when God revealed Himself slightly, prophet Moses (pbuh) fell unconscious and the mountain got crumbled. Human beings are too weak to see God physically. This whole universe whose edge is many million light years away also could not confine God, then how can a human being confine God within him?

When our heart and soul get purified, through our heart we get direct connection with God. When we pray and plead to Him, we get the answer in our heart. God is closest to us, but not within.

God said:

“It is not possible for a human being to talk to God directly, except through Ilhaam or from behind a veil or through a messenger. God is Exalted and Wise.”

(Holy Quran 72:51)

Family of God

Four blind men were asked to describe an elephant.

First blind touches the legs of elephant and says, “Elephant is like a tree trunk.” Second blind touches the tail of elephant and says, “Elephant is like a whip.”

Similarly third and fourth touch different parts and describe the elephant accordingly.

We all are not much different from those four blind men. When we were asked to describe God, we gave Him a figure, a family and a son, similar to what we ourselves have because we cannot think above our human nature.

Consider the vast universe; and consider our insignificant presence in this great kingdom of God. Our presence in this universe is not even equivalent to a dust particle sticking to the sole of our shoe. When God wants to create a thing He just says, 'Be, and thing takes shape according to the wish of God. If God wanted that everyone on earth should walk on the right path, just by saying, "get enlightened", every human being on earth would have got enlightened like great Gautama Buddha.

When God has such an easy option to guide or teach mankind the right path, why would He take birth Himself on the earth or send his son. And does it justify taking so much trouble personally for just an insignificant planet in His vast empire?

We say God has a son or He took birth on the earth etc. because we cannot conceive or understand the greatness of God and His great empire. If we understand Him and His greatness, we would not say so.

When a soldier is recruited in military he has to undergo training and pass many vigorous exams such as climbing, fighting, crawling below fence and diving etc. While giving these exams the candidates feel the strain, pain and fatigue, but the process of exam is painful. Government provides coaches, so that soldiers get better training for the exam. But neither the coach nor the

examiner can involve themselves in giving the exam to qualify the soldier. The soldier himself has to prove his ability.

This world is an examination hall for human beings. Every human being has to pass many papers in his life before he could get eternal freedom or heaven and it is a painful process. God sends teachers to help the human beings understand the right path and pass the exam. Neither God himself comes to help in the exam nor His teachers (prophets) are allowed to help out of the way. Every one has to pass the exam alone God would decide the fate of the student (human being). Whoever, the saint, prophet or avtaar etc. preached humanity were all human beings. They can only guide to the right path; they cannot give mukti or heaven. One has to walk the right path to succeed. If we worship anyone other than God, they cannot give us eternal freedom, as, it is not in their hand. Only God has the final authority.

We have so many electric appliances in our home that work on 240 volt AC current, from a single source. Try to give them another type of energy, from another source. Say a 240 volt DC current. The whole appliance would blow up. It cannot work on two types and two sources of energy. Then how can this universe works and remains sustained with two or three types of principles, or sources of energy. There cannot be two sources of energy; there cannot be two types of principles. The governing power has to be one for smooth working of this universe. And it is one. God is one.

Why God Created Human Beings?

In the divine book, God says:

“I created human beings and jinn for My worship.”
(Holy Quran 51:56)

There are million of angels who are continuously praying to God, then why did God create the humans and Jinn for His worship? This is because angels are created in such a way that they have no desire to sin, they do not think of disobeying God. They will not do anything that have been prohibited. Angels also do not eat food. When they feel weak they recite the name and praise of God and get strength.

On the contrary, man is crooked by nature. Nothing can quench the thirst of his lust. He loves to commit sin. He sacrifices every principle to accumulate wealth beyond his needs. And when a person with such a nature and busy schedule, takes out time for prayer and bows before God, it is a great thing. That is why God admires the prayers of human beings more than pious angels.

God said:

“For each group of people we have appointed a divine law and a pattern and way of life. If had God willed, He could have made you one community. But the way He has made you is to examine you. So hurry up in doing the good work. You will all return to God, He will tell you the fact in which you were different.”
(Holy Quran 5:48)

From these verses we also conclude that it is God Who has created this diverse culture and creed of people in this world. And we don't have to prove the superiority of one race and religion over the other, but hurry in doing the good work.

So let us pray to God and practice humanity, for which He has created us and hurry in continuing to do the good work.

Part VII

The Universal Prosperity

Communal hatred is one of the major causes of human suffering and the basic cause of communal hatred is ignorance. When people don't understand the teachings of other religions they consider them wrong and hate them.

With all our prosperity and wealth, we shall not feel comfortable in a violent world. Hence let us spread peace and tolerance in the world for their prosperity and our peace of mind. The last section of this book I dedicate to universal prosperity.

We would study briefly the faith of various religions and try to understand the whole process of the coming of prophets in the world, introduction of new religions and teachings of humanity.

Chapter 42

Understanding Various Religions

Basic Structure of all Religions

There are many things common to all religions and only a few things differ, which are special in individual religions. Hence first we shall study what is common to all of them, so they need not be repeated again and again.

1. **Heaven:** All religions believe that those who believe in God, have a good conduct in life, avoid sins, give charity and are regular in prayers will go to heaven after death. Luxurious life in heaven will be beyond imagination of human beings.
2. **Hell:** All religions believe that those who commit sins, spend aimless life, earn money through wrong means, trouble other human beings and don't pray etc. will be punished in the prison of fire, called Hell.
3. **The Judgment day:** All religions believe that one day the world shall be destroyed. In Hinduism that day is called "Pralay".
4. **Code of Conduct:** The following code of conduct is common to all religions:

Don'ts

1. Harassing and killing other innocent human beings.
2. Forcefully taking over other's property.
3. Extra-marital relations (adultery).
4. Lying.
5. Stealing and bribing.
6. Gambling.
7. Getting completely absorbed in a materialistic and a luxurious life.

Do's

1. Cleanliness and personal hygiene.
2. Regular charity and feeding the poor.
3. Patience/tolerance.
4. Truthfulness.
5. Believing in God and regular prayer.
6. Walking on the right path of humanity and preaching others as well.

The Judgment Day

Scientific Facts and Figures

In the sun there is a continuous process of fusion. Two atoms of the helium gas combine and form a by-product. In this process heat and light are generated, which our solar system and we receive. As oil and petrol in the crest of earth is in limited quantity and would get exhausted after a certain period of time, similarly the helium gas in the sun is limited and would get exhausted after a certain period of time. Scientists guess that it

would take a very long time, but no one can predict when it would happen.

When helium gets exhausted and fusion stops, the sun would start cooling and the process of the death of the sun and this solar system will begin. The sun would become pink and start expanding and shall engulf Mercury, Venus, Mars, Earth and few planets beyond earth also. It would remain in this state for a long time, then start contracting and become a solid mass or a black hole. When the gaseous sun engulfs the earth, there would not be any night and that continuous single day would last for a very long period of time.

The Earth has a gravitational force, which attracts everything towards the center of the earth. When the giant sun-ball engulfs the earth, the gravitational force of the sun may balance or neutralize the gravitational force of the earth and everything on the earth may feel weightless as astronauts experience in space. Hence everything on the earth starts floating or drifting as items float in the cockpit of rockets in space or clouds float in the sky.

- On 13th Feb. 2007 NASA released an image (news release number. STScI-2007-09) with title “The colorful demise of a sun-like star”. (Refer to photo graph on back of this book)

This image taken by NASA's Hubble Space Telescope, shows the colorful “last hurrah” of a star like our Sun. Who's scientific designation is NGC 2440. The Star is ending its life by casting off its outer layer of gas, which formed a cocoon around the star's remaining core. Ultraviolet light from the dying star makes the material glow. The burned-out star, called a white dwarf, is the

white dot in the center. Our Sun will also eventually burn out and shroud itself with stellar debris, but not for another 5 billion years. The colors in the image correspond to material expelled by the star. Blue corresponds to helium, green to oxygen, and red to nitrogen and hydrogen.

For image and additional information on NGC 2440 visit <http://hubblesite.org/news/2007/09>

Religious facts and figures

1. *Only God knows when judgment day will come. (Holy Quran 7:187)*
2. *On judgment day the sky will become pink like rose. (Holy Quran 55:37)*
3. *The Earth will lose its gravity and mountains will float like clouds or cotton balls. (Holy Quran 70:9)*
4. *Period of the judgment day; that is a single day of apocalypse shall be equal to 50000 years of the solar calendar. (Holy Quran 70:4)*
5. *On judgment day the sun will be just above heads and the earth will be red hot like copper. (Holy Quran 70:8)*
6. *On judgment day God would check the account of every individual and according to his or her deed and performance on the earth decide their fate.*

Conclusion

- Scientific facts confirm the religious belief

Faith of Jain Religion

1. According to Jain traditions, one who reveals the religion is known as the Tirthankara. Vardhamana Mahavira (599 B.C. to 572 B.C.) was the twenty-fourth Tirthankara.
2. Vardhamana Mahavira was the son of Siddhartha and Trishala and had all the pleasure of life. But he was not satisfied due to complicated religious faith, sacrifices and superstitions, discrimination on the basis of caste and low morals and principles of life in the society. So he left home and went away for meditation. After twenty years of meditation he got enlightenment.
3. He gave the following principles to his people, which are called Pancha mahavratas, meaning five great vows or commitments.
 - a. Ahinsa (non-violence), which means one should never practice violence; no living thing should be harassed or killed.
 - b. Satya (Truth), which means one should always practice truth in speech and behaviour.
 - c. Asteya, means one should not take away anything belonging to others.
 - d. Brahmacharya, means one should lead a chaste life.
 - e. Aparigraha means one should not accumulate anything beyond his need.

4. For convenience of understanding of his principles by common man he laid the following rules, which are called mul-gunās (the basic rules of conduct):
 - a. One should not eat meat.
 - b. One should not take alcoholic drinks.
 - c. No living thing should be harmed.
 - d. Never lie.
 - e. Never steal.
 - f. Women should be respected.
 - g. Things and food grain should not be accumulated.
5. Vardhamana Mahavira also describes Tri-ratnas (the three jewels), which everyone should observe:
 - a. Samyak charitra, i.e. right conduct.
 - b. Samyak darshan, i.e. right philosophy.
 - c. Samyak dnyana, i.e. right knowledge.
6. Vardhamana Mahavira preached strongly for non-violence, he rejected caste discrimination; he declared that women too have the right to penance, acquisition of knowledge and renunciation.

His main teaching was to love all living things. Have mercy and compassion. Live and let live.

Faith of Buddhism

1. The real name of Gautama Buddha (563 to 487 B.C.) was Siddhartha. He was the son of Shudhodan and Mayadevi; his wife was Yashodhara and Rahul was their son. He was a prince and till his youth he remained in the palace, isolated from all kinds of sufferings and sorrows. But when he came in contact with common people, seeing the sorrows in human life he got disturbed. He developed intense urge to find a way to free mankind from sorrows. He left home for meditation and after 12 years of meditation he got enlightenment at Gaya.

2. Gautama Buddha realized that there are four noble truths, fundamental to all worldly life:

- a. Dukkha, i.e. sorrow.
- b. Samudaya, i.e. the cause of sorrow.
- c. Dukkha-nirodha, i.e. possibility of removal of sorrow.
- d. Pratipada, i.e. the way of removal of sorrow.

3. Every human being faces sorrows. It is because man craves for many things and when he doesn't get those things, he becomes unhappy. Hence to conquer sorrow one has to conquer his desire to acquire things of his liking. Purity of behaviour is the way to control desire and conquer sorrow.

4. Gautama Buddha preached Ashtanga Marga (the eight-fold path) for purity of behaviour and to conquer sorrow:

- a. Proper attitude
- b. Balanced thinking
- c. Balanced speech
- d. Proper action
- e. Earning livelihood through proper means
- f. Proper exercise
- g. Proper memory
- h. Proper Samadhi

5. Gautama Buddha preached five rules of conduct, which help people in following the eight-fold path:

- a. Non-violence (Ahinsa)
- b. Refraining from taking what belongs to others (Asteya)
- c. Control over carnal desires.
- d. Truthfulness.
- e. Not taking intoxicants

These five rules are called panchsheel.

Faith of Hinduism

Islam is since first man (i.e Hazrat Adam A.S) on this planet. Then how can hinduism be oldest? Hinduism is about 4000 years old. This religion has many religious books and religious personalities. In a simplified way we can say Hinduism as follows:

- The original name of Hindu religion is Sanatan Dharma or Vedic Dharma
- Hinduism has similar concept of Hell (Nark), Heaven (Swarg) and the Judgment day (Parlay), as other religions have.
- Vedas which are the most sacred and authentic religious books of Hinduism describe God as One, formless, who is neither begotten (Got birth) nor gave birth to anyone and no one is similar to Him.
- There are many more religious books in Hinduism. We can describe them in following way:

Books of Hinduism are divided into two categories:

- 1) Shruti
- 2) Smiriti

Shruti means something, which is revealed, which is heard, which is perceived and which is understood.

Shruties are considered by scholars to be of divine origin, to be the word of God and they are most sacred. They are divided into Vedas and Upanishads. 'Veda' is

derived from the Sanskrit 'Vidya' which means knowledge. Veda means knowledge par excellence.

- There are four Vedas:

Rig Veda: Deals with songs of Praise

Yajur Veda: Deals with sacrificial formulae

Saam Veda: Deals with Melody

Atharva Veda: Deals with magical formulae

These Vedas are most authentic and sacred books and approximately 4000 years old.

- Upanishads: There are more than 200 Upanishads.
- Smiriti: Means memory, that which is remembered. They are less sacred than the Vedas and Upanishads and not of divine origin. They are written by human beings to guide how life should be led. They are also referred to as 'Dharma Shashtra'. Among the Smiriti we have Itihas or Epics. There are two great epics:

1) Ramayana

2) Mahabharata

Ramayana deals with the story of Shri Ram. Mahabharata is the story of war between cousins, Kaurav and Pandavs. It also deals with the story of Shri Krishna.

- Bhagwat-Geeta is advice given by Shri Krishna to Arjun in the battlefield and it is a part of Mahabharata. It contains 18 Chapters from Chapter 25 to Chapter 42.

- Another Smiriti in Hindu scriptures is the Purana, which deals with stories of deities, creation of the universe etc. It was composed in 18 parts by Maha-rishi Vyas. Most important among purana is Bhavishya purana. It deals about the future.

Vedas are more authentic and when there is contradiction among books, the Vedas are followed.

- The third type of smirti we have is manu-smiriti which deals with laws of life and is compiled by Manu.

- As Quran, Bible and Torah, describe laws of life and are revealed on Prophet Mohammed (pbuh), Jesus Christ and Moses respectively. Manu-Smiriti describes the law of life and is revealed on Manu. Hence Hindus are believed to be followers of Manu, (or Maha Noah or Noah or Hazrat Nooh (pbuh))

- As compared to other religions, the religious books of Hinduism are most unknown and not read by masses. Hence there is a wide gap and difference between actual faith described in Vedas and the concept of God and religion people have in their mind.

- Two most famous festivals of the Hindu religion are Dasera and Diwali. Dasera is celebrated in memory of victory of Shree Ram over Ravan and Diwali is celebrated on the day on which Shree Ram returned to his capital Ayodhya after fourteen years' of exile.

Faith of Christianity

- Mary was the niece of Prophet Zakaria. She was extremely pious and most of the time remained engaged in prayers. She was unmarried. Archangel Gabriel came to her and gave the news that she would give birth to Jesus Christ. Jesus Christ was born in 4 B.C. at Bethlehem of Judea, 9-7 km from Jerusalem.
- Prophet John the Baptist used to baptise people in the Jordan river. At the age of 30, Jesus went to get baptized by Prophet John. While prophet John was baptizing Jesus, he recognized Jesus Christ as the Messiah about whom he used to forecast since a long time. On this occasion the Holy Spirit descended and accompanied Jesus Christ. After forty days of fasting and prayer Jesus started preaching the message of God to the people.
- Jesus chose 12 disciples to spread his message. Judas Iscariot, a disciple, betrayed Jesus because of which Jesus was arrested by the Romans.
- Roman governor, Pontius Pilate gave order to crucify Jesus on false charges of political activism.
- Jesus was crucified at Golgotha. After his supposed death his body was kept in a tomb by Joseph of Arimathea and Nicodems.
- Three days later Jesus again got alive. Remained on the earth for next 40 days, then went to heaven.

- Christians believe that Jesus Christ is the son of God. The combination of Jesus Christ, the Holy Spirit and God constitutes a supreme power, or God Who governs this universe.
- According to the Christian faith all human beings are sinners and Jesus Christ got crucified and took the punishment on behalf of all human beings.
- Christians have same faith regarding hell, heaven and judgment day as others have.
- Christmas is celebrated as the birthday of Jesus Christ; Good Friday is celebrated in the memory of the day of crucifixion. Easter is celebrated on the third day of Good Friday on which Jesus Christ became alive again.
- Jesus Christ did not write or leave behind any written document or book. About 60 to 100 years after his departure from earth, his teachings were compiled by his followers, as the holy Bible.
- The Holy Bible could be divided into two broad categories:

New Testament

Old Testament

- The New Testament consists of four main books namely, Matthew, Mark, Luke, John. These are also called Gospels. In addition to these four books there are 23 books in the New Testament, which were written by

his followers, decades after the departure of Jesus Christ from this world.

- Gospels mainly describe Jesus Christ, his life and his teachings.
- The Old Testament consists of five books of Moses (excluding the Apocrypha), but the content are re-arranged in different order resulting in a compilation of 39 books. Initially the Old Testament was in Hebrew and Aramaic languages.

Description of Jesus Christ in other religious books

Jesus Christ was a great personality. People of other religions also believe and respect him as a prophet. In Hindu religion, in Bhavishya puran we get the description of Jesus Christ. In the Holy Quran, God mentions Jesus Christ 25 times. Some of them are as follows:

- *“And describe Mary in the holy book, when she had withdrawn from her people to a chamber looking east.*
- *When she separated from them (for prayer), I sent an angel who took form of a man in front of her.*
- *She said I take refuge of God from you, if you are God-fearing.*
- *The angel said, 'God sent me to you to inform you that God has blessed you with a pious son.'*

- *Mary said, 'How can I have a son, when no man has even touched me and neither I am unchaste?'*
- *The angel said, 'It will happen, as God said it is easy for Me and I will make him (the child) my revelation and blessing for mankind. And it is fixed (will surely happen).'*
- *And she conceived him and she withdrew with him to a far place.*
- *Then labour pains brought her to trunk of a date tree. She said, 'I wish I had died before this and forgotten.'*
- *At that time an angel called from below and said, 'Don't worry, God has started a fountain below you and pull the tree trunk towards you and ripe dates will fall on you.'*
- *So eat and drink and be consoled. And if you see anyone say: I have vowed to fast, so I will not talk to anyone.*
- *Then she brought him (child) to her people. They said, 'O Mary you did a wrong thing.'*
- *sister of Aaron, neither your father was a wicked man, nor your mother unchaste.'*
- *Then Mary pointed to the child. They said, 'How can we talk to one who is in cradle, a young boy?'*
- *The child said, 'I am the servant of God. He gave me the scripture and appointed me a prophet.'*

· *And has made me blessed wheresoever I may be. And till I am alive, He has asked me to pray and give charity. And (has made me) dutiful towards my mother and not made me arrogant and unblessed.*

· *Peace and blessing be on me the day I was born, the day I die and the day I shall be raised again.'*

· *Such was Jesus, son of Mary (this is) a statement of truth about which people doubt.*

· *It does not suit (the majesty of) God that He make anyone His son. Glory be to Him. When he decides something He says 'be' and it is.*

· *And Jesus said: God is my lord and your lord. So only pray to Him and this is the right path."*

(Holy Quran 19:16-36)

Faith of Judaism

In 1700 B.C., people from Palestine and surrounding areas migrated to Egypt due to a severe drought. Initially the Egyptians welcomed them, but later on they enslaved the entire Hebrew community to avoid any possibility of their domination and superiority and to get free labour for their massive construction works.

For almost four hundred years they remained slaves to the Egyptians. Then God sent Moses (pbuh) to free them from bondage and lead them to the right path. God gave Moses (pbuh) His divine revelation, Tohra, for the guidance of his people. It comprises of five books, namely Genesis, Exodus, Leviticus, Numbers and Deuteronomy. After getting freedom, they remained wandering in the desert for almost forty years then settled down again in Palestine.

1. Jews also believe that God is One and formless. They believe that Uzair is the son of God.

2. Faith of Jews regarding judgment day, heaven and hell is similar as described earlier.

3. Tohra is the divine book of Jews sent by God revealed on Prophet Moses.

4. Tohra also describes all the prophets and divine books as Quran and Bible does.

Their place of worship is called Synagogue. Those who study Tohra get an honour of graduation and are called "Rabbi". Their festivals are Passover, Shavuot, Sucoth, Simchat, Rosh Hashanah and Yom Kippur etc.

Faith of Islam

- In Islam one has to believe in six concepts:
 1. Existence of one God
 2. Existence of angels
 3. Believing all divine books to be true. Divine books revealed by God are Quran, Bible, Tohra and books given to Abraham, David and Noha etc.
 4. Believing that all prophets are true and right, including Prophet Mohammed (pbuh),
 5. Believing that on judgment day everyone will be alive again and will give account to God about his or her life on the earth.
 6. Believing that fate exists and it is decided by God. It may be easy or tough.

- After belief Islam is practicing four physical acts:
 1. Namaz (daily prayer)
 2. Fasting
 3. Charity (Zakat)
 4. Hajj (Pilgrimage to Mecca. It is only for those who have sufficient money. It is not for poor).

- If someone believes in the six concepts of Islam honestly in his heart and also believes that four physical acts are commandments of God and compulsory, but is unable to do it because of any reason, then even without performing the four physical acts such a person will be considered a Muslim.

- According to Islam, denying the existence of one God and denying the truth of His commandment is a crime which God would never condone on the Judgment Day and He would never forgive such a sin. Except these crimes, God may forgive all mistakes and sins.
- There is a punishment for non-performance of each physical and financial act. When a person does not perform them he will get imprisonment in Hell according to the number of times he omitted them. But after completion of punishment he will be released and enter Paradise. Those who deny the existence of one God and existence and truth of the six concepts, do not have the right to enter Paradise, due to their denial on the earth.
- Every creature on the earth prays to God. They have different postures and pray in their natural posture, that is in standing position, kneeling position etc. Each position has its own importance. Namaz is a balanced prayer, which a person performs in all physical postures. Namaz is performed five times a day, that is before sunrise (Fajr), at lunch time (Zuhar), at tea time in evening (Asar), after sunset (Magrib) and at dinner time (Isha).
- Fasting is abstaining from eating and drinking anything during 90 minutes before sunrise to sunset. In fasting, all sins are strictly prohibited. Fasting develops will power to do the right thing in a difficult situation.
- Zakat is payment of 2.5% of surplus profits to the poor.

- Hajj is basically rehearsal of Judgment Day before death. When a person dies his relatives wrap him in a shroud, take him to a deserted place (graveyard) and bury him. He remains there till the judgment day. And on the judgment day he shall become alive again and give his account to God about his life on the earth. The same thing is rehearsed in Hajj as follows:

A person wears two plain white unstitched cloths, which resemble the shroud. He goes to a deserted valley 5 kilometers outside Mecca, which is called Mina, and stays in tents, which resemble graveyard.

Then the next day he goes 7 kilometres away from Mina to an open deserted ground called Arafat, which resembles the ground on which God will judge the people on judgment day and there he prays to God the whole day. In Arafat we plead to God to forgive us. This day instead of giving account, we try to clear account by pleasing and worshiping God humbly.

And at the end (on third day) to thank God Who allowed us to visit His holy city, we walk seven times around the holy Kaabah and perform Namaz.

This completes the Hajj (other rituals are necessary part of Hajj, but the basic Hajj is completed by three acts described above).

What is the holy Kaabah?

God says in the holy Quran:

“Most surely the first house (of prayer) appointed for men is the one at Mecca, blessed and a guidance for the nations.”

(Holy Quran 3:96)

Holy Quran described the holy city Mecca with following names, Bacca, Makkah, Al-Baladal-ameen and Ummul Quraa (mother of cities).

It is a place where people from all over the world come to understand the teachings of God, mix with each other to exchange knowledge and correct their beliefs. It is a place of rehearsal of the judgment day.

The Holy Kaabah is 12.5 metres long, 11.5 metres wide and 14 metres high. Initially it was made by angels, then reconstructed by H. Adam (pbuh) then Abraham (pbuh), then 12 times it was repaired. As a symbol of respect, it is covered with a black curtain. It is an empty room. Till 1950 trustees of the Holy Kaabah used to allow people to enter it and perform prayers. Nowadays it is closed for common people. Once in a year, heads of Muslim countries enter it, do cleaning and perform Namaz.

Though today only Muslims consider it the holiest place on the earth, since it was constructed by angels according to order of God and divine books of all religions are revealed by the same God, hence the prestige and importance of this house is described almost in all religious books. But as it is described in different languages And with different names.

For example in Vedas which is 4000 years old, Kaaba is described by the following names: Illas Pad, Illayas Pad, Nabha Prithiwy, Nabhikamal, Adi Pushakar Tirth, Daro Ka Ban, Mak Teswar, Jambo Dweep etc .

When we research deeply we get the fact and find surprising similarities between different religions. For example English Sanskrit directory of Sir. M. Monier says: MAK means Mecca, Mak Teshwar means God's Mecca. Similarly in the Bible, chapter 12th, in the revelation of Saint John, it is described as woman. Because Mecca was the first city on earth, hence it is considered as mother of all cities.

Mr. A.H. Vidyarthi in his book "Mohammad in world scriptures" says (on page No. 114): "As per holy Bible, prophet David prayed in Mecca for victory over Palestine."

The verses of holy Bible related to Mecca are:

"Blessed are those who dwell in your house; they will still be praising you". (Selah)

"Blessed is the man whose strength is in you, whose heart is set on pilgrimage."

"As they pass through the valley of Baca, they make it a spring, the rain also covers it with pools." (Psalms 84:4-6)

The Verses are copied from holy Bible. (New King James Version, New Testament.)

Scholars says, in above verses 'your home' means 'Kabah', 'pilgrimage' means 'Hajj', 'Becca' means 'Mecca', and 'spring' means 'Spring Zamzam' which is near 'Kabah'.

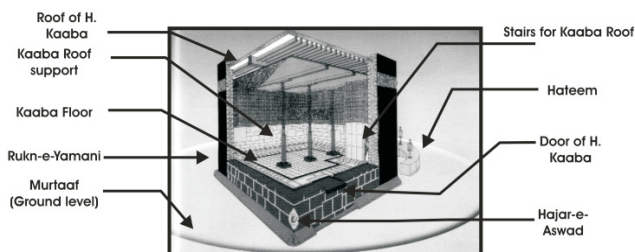
Holy Rig Veda describes the importance of pilgrim to Mecca in the following words:

"Oh who do prayers, in far off country near seashore there is Daroka Ban, which is not constructed by human beings, by performing prayer in it, and its blessing enter in heaven."
(Rig Veda 10:155:3)

People who believe in many Gods, made and kept many idols inside the Kaabah and around it, hence God ordered in the Holy Quran,

“Henceforth do not allow anyone who believes in more than one God to enter this Holy city.”

(Holy Quran 9:28)



Inside view of Holy Kaaba

The Holy book of Islam: Quran

This book is a collection of God's revelations, which Prophet Mohammed (pbuh) received in a period of 23 years. This book contains commandments of God, references about earlier religions and prophets and clarification of various questions asked by the people of that period which were answered by God.

Hadis Sharif (Hadiyat)

This book contains the explanation of the Holy Quran given by Prophet Mohammed (pbuh), by way of his speech or action and which were recorded by his companions and followers.

The holy Quran is only one book but there are many books of hadis sharif, compiled and recorded by various scholars such as Hazrat Bukhari, Hazrat Muslim and Hazrat Tirmidhi etc.

What is Azaan?

You may be getting annoyed by screaming of Muslims five times a day from the Mosques. But do you know what they say? They announce the following message:

Allâhu Akbar	<i>God is great</i>
Ashhadu-alla-ilaha ill-lal-lah	<i>I witness that God is one</i>
Ashhadu-anna mohammadar-rasulullah	<i>I witness that Mohammed (pbuh) is prophet of God</i>
Haiya-lassalah	<i>Come for prayer.</i>
Haiya-lalfalah	<i>Come towards prosperity.</i>
Allah-hu-akbar	<i>God is great</i>
Laailaha illallah	<i>No one is eligible to be worshipped except God</i>

Names of Common Prophets in Various Religions

The Period (Appr.)	Common Name of Prophet	Hinduism	Judaism	Christianity	Islam
Unknown. May be 7000 BC to 5000BC	Adam & Eve	Adam & Hawwawati (1)	Adam & Eve	Adam & Eve	Adam & Hawwa
3000BC	Noah	Manu/ (1) MahaNuvu	Noah	Noah	Nooh
2000BC	Abraham	Abiram (1)	Abraham	Abraham	Ibrahim
1300BC	Moses		Moses	Moses	Moosa
4 BC	Jesus	Isa Masih		Jesus Christ	Eesa
600AD	Mohammed (pbuh)	Kalki-Autar (3) Narshangsa Mohamed (4) Ahmed (4)	Brother of Moses	Comforter Paraclet/ Mahammadim (5)	Mohammed (pbuh) Ahmad

1. Bhavishya-Puran Creation Part 1, Chapter 4
2. Bhavishya-Puran Creation Part 3, Chapter 2
3. Kalki-Puran 2:4 and 2:1. Bhagvat-Puran (1:3:24)
4. Rig Veda 8:6:10, Atharvaveda - 2:115:1, Samved Verse 152 and 1500.
5. Old Testament (in Hebrew language) Chap. 5, verses no. 16

There are many more common prophets. To simplify and to make the topic short we have only mentioned a few of them.

No one was allowed to read and understand the Vedas except the Brahmins. Hence the Hindu religion remains secret and isolated from other religions. Muslims, Jews and Christians share the knowledge of each other's divine book, their prophets and historical events. Hence they co-relate the name of prophets even if described in different ways. When Bible names prophets as Jacob, David, Solomon, Noah, Muslims understand that they are Yakoob, Dawood, Suleiman and Nooh etc. But similar interaction is not present between Hinduism and other religions. Hence if Rig Veda described a prophet with a particular name, others cannot co-relate it to Arabic or Hebrew or English.

Now few scholars are trying to co-relate them. One such example is as follows:

Bible, Tohra and Quran all of them describe that there was a great flood in the period of Noah, in which the whole world got submerged. Only Noah and few true believers of God survived in a wooden ship. And according to these divine books the great flood occurred only once in the history of mankind. Markandeya puran, Bhavishya puran, Matsya puran and Bhagwat also describe a great flood which occurred only once in the history of mankind. It also says that only a few true believers survived in this flood along with Maha Nuvu.

As all of them say that the flood occurred only once and only few survived on a wooden ship, hence the captain of the ship in the Hindu scripture must be the same as the captain of ship of Quran, Bible and Tohra.

Hence Maha Nuvu must be same as Noah or Hazrat Nooh (pbuh).

Muslims belong to prophet Mohammed (pbuh), Christians belongs to prophet Jesus Christ (pbuh), Jews belong to prophet Moses (pbuh), similarly Hindus may belongs to Maha Nuvu or Manu. In Arabic we prefix 'Hazrat' to the name of a great person. In Sanskrit we prefix Maha or Shree to the name of a great person. Hence Nuvu is named with respect as Maha Nuvu, which again got shortened in regular use and became Manu. Hindus follow “Manu Smiriti”, which has norms and laws of religion described by Manu. (In Bhavishya-puran, creation, part 1, chapter 4, Ved Vyasa has mentioned names of many prophets).

Causes of hatred among religious people

After studying basic structure of all religions, common prophets among them and their teachings, what difference do you find among various religions?

Do they differ so much that people of one religion should burn alive people of other? Or systemically suppress them? Why do these things happen in the world?

According to my personal view there are three reasons for so much hatred among people of various religions:

1. Ignorance of common people.
2. Misguidance by priest community.
3. Divide and rule policy by politicians.

1. Ignorance

We give importance to only those things, which benefit us immediately. There is no immediate monetary gain by taking religious education, nor is there any monetary gain by meditation and prayers. Hence we do not give any preference and importance to religious knowledge. Because of this 99% people of all religions never read their religious book with complete understanding?

2. The Priest Factor

- Priests of all religions enjoy enormous popularity, respect, financial gain and political power. European kings never dared to go against the Church. Ayatollah Khomeini toppled the Iranian dynasty. Chanakya, the scholar was a king maker and ruled parallel to the king. These are extreme cases, but in general religious personalities enjoy enormous power and rule the masses.

In all religions, in general only those people get religious teachings from childhood to become priest, who are poorest or those who cannot afford to go to a formal school and college. When they grow up and become priests, they get sudden respect, money and influence which they never dreamed before and they never want to lose it again. As religious teachings were never their first choice, but a compromised option, hence from the bottom of their hearts they are not truly religious, or saints. But performing religious rituals is a profession for them and which is carried out more for money and influence and less as worship. Hence in any situation when their financial position or status is at stake, they will do anything to save their position, even against the basic teachings of their religion. People are ignorant; they generally

tolerate them or follow them blindly even on the wrong path.

- Film stars spread rumours about their affair with someone to get noticed and remain in news and in film magazines. A child cries or spoils things to get noticed by his parents.

Similarly religious personalities also do many things to get popularity. Few do the right things, but popularity through the right path is time consuming and somewhat difficult.

Another way which is time-tested, quick and most effective is fundamentalism, intolerance and introducing new things in religion. As of today, whatever hatred among people of various religions exists, it is due to lust for popularity of the priest community, fulfilled through the second method, which is quick and effective.

This priest community not only spreads hatred among people of different religions, but among people of their own religion too. To explain clearly, I will give you a few examples.

Christians are divided into Protestants and Catholics. Catholics of Europe harassed the Protestants so much that most of them migrated to America. Muslims are divided into Shias and Sunnis and there is considerable animosity between them. Sunnis are also divided into a number of subgroups such as Barelvi, Devbandi and Ahle-hadees. All of them call each other non-Muslim or mushrik. Hindus are divided caste wise into four groups: Brahmin, Kshatriya, Vaishya and Shudra. Brahmins have reserved the rights on religious knowledge and do not allow anyone to have access to it. 50% of Hindu

population in some states of India are Shudra (lower caste). They are considered untouchable. There is extreme hatred and enmity between the higher and lower caste Hindus.

This widespread hatred among common people is due to the dedication and hard work of the priest community.

- After having complete religious knowledge, most priests know what is right and wrong. They understand that prophets of other religions and their teachings are not wrong. But then also they don't accept them, because of arrogance and to protect their status. As with acceptance of latest prophet one also has to follow the teachings of the latest prophet. This is one of the reasons why priests of Hindus do not recognize Moses (pbuh), Jesus (pbuh) and Mohammed (pbuh). Jew priests do not accept Jesus (pbuh) and Mohammed (pbuh). Christian priests do not accept Mohammed (pbuh). But all of them accept the prophets who came before their own prophet because that does not make any difference.

God describes the condition of these types of priests in the following words, in the latest divine revelation, the holy Quran:

“Those unto whom we gave the scripture, recognize Quran and Mohammed (so clearly), as they recognize their own sons, but because of their arrogance they conceal the truth.”

(Holy Quran 2:146)

- At another place God says:

“And they were not divided until after the knowledge came unto them, through rivalry among themselves.”

(Holy Quran 42:14)

3. Politicians

Alexander conquered the world. Why did he do so? Were the Greek so poor that the world had to be plundered to fulfil their needs? No. But the lust of power in man is so intense that even looting the whole universe may not quench it.

People engage in many types of professions to get power and fame. Politics is one of them. Divide and rule is one of the basic and fundamental rules of dirty politics, which most politician practice. And in general, with a few exceptions, politicians progress in their career at the cost of life and prosperity of common human beings.

Chapter 43

The Continuous Process of Teaching

- God created Adam and Eve. Adam knew all the commandments of God, which he passed on to his children. As time passed, the communication gap increased and people mixed true faith with new rituals and beliefs and deviated from the worship of one God.

To correct them, God sent Noah about five thousand year ago. As time passed, the same thing was repeated. Humanity changed its track.

Then God sent Moses about 3300 years ago for same correction, which he did.

But nothing changes the crooked nature of man. He loves to worship whom he can see. He loves to follow his wishes rather than what is right. To guide them again, God sent Jesus about 2000 years ago. Again people went to their old path. Then He sent Mohammed (pbuh) about 1400 years ago for the guidance of mankind.

Today we know few prophets by their names otherwise there were more than 124000 prophets who came in different parts of the world at different times, with the same mission.

Holy Quran says, *“And there never were people, without a warner (messenger) having lived among them (in the*

The arrival of prophets in the world is a continuous process of teaching to mankind. Right from Adam to Mohammed (pbuh) the teaching of every prophet was same; it was humanity and worship of one God.

Hence in actuality there is only one religion: that is following humanity and worship of One God, but because of arrogance and stubborn nature of the priests of different communities, people remain divided.

- We trust that, there is only one religion and arrival and departure of prophets in this world till departure of final prophet, is a continuous process of teaching mankind by One God, is supported by following reasoning:

1. Basic concept of God, that is He is One, Omnipresent and He is formless, etc. are common in all religions.
2. Names of most of the prophets are common and described in all scriptures. Prophets also confirmed that, they did not bring anything new, but they only confirmed the teachings of earlier messengers. Religious history is also common among them, such as the Great flood of Noha, exodus of Jews from Egypt etc.
3. Concept of hell, heaven, Judgment day and code of conduct is common in almost all religions.
4. All religious books predicted one last messenger.

- Few verses from holy books which support our assumptions are as follows:

1. *Think not that I have come to destroy the laws, or the prophets. I have not come to destroy, but to fulfil."*

(St. Mathew 5:17)

(Jesus was referring to the law of Moses who came

2. *“Say (Oh Mohammed), we believe in God and the revelation given to us and to Abraham, Ismael, Isaac, Jacob and the Tribes and that given to Moses and Jesus, that given to prophets from their Lord, we make no difference between one and another of them and we bow to God in submission.”*

(Holy Quran 2:136)

3. *Muslims, Jews, Christians, or Sabeans (Hindus and Parsees) whoever believes in one God, believe in the day of judgment, believe that all prophets are true and right, believe that all divine books are true and right and follow the right path, then they need not fear about life after death.”*

(Holy Quran 2:62 and 5:69)

4. *He ordered you Mohammed (pbuh) to follow the same religion, which He has ordered Manu (Noah) to follow, same commandment He had also sent to Abraham (Abiram) Moses and Jesus Christ. He also commanded all of them to establish the religion and not divide themselves.”*

(Holy Quran 42:13)

5. *And on you (Oh Mohammed) We have revealed the scripture with truth, confirming whatever scripture was before it and included them. So judge between them by that which God has revealed and follow not these desires, away from the truth, which has come on you. For each group of people we have appointed a divine law and a pattern of way of life. Had God willed He could have made you one community? But the way He has made you is to examine you. So hurry up in doing the good work. You will all return to God. Then He will tell you the fact in which all of you were differing.”*

(Holy Quran 5:48)

- One strong reason to believe all religions were same initially and each religion is a part of a continuous process of teachings to mankind, is because of reference of a last messenger in the divine books of every religion.

- It cannot be called a coincidence that every prophet and every divine book predicted and describes a last messenger with same common characteristics. The source from where commandments and prophets came must be the same only then could each of them predict a common and same individual as “the last messenger”.

If we truly believe and understand that all religions are a continuous process to teach mankind, if we believe that all prophets are true and sent by One God, if we worship One God and practice humanity, there would never be communal hatred among people. There would never be genocide, riots, war and exploitation of human beings. This world would become a peaceful place, full of love and tolerance, which will lead to world prosperity. Let us do our best to spread this message to everyone.

God said:

“Among you there should be a group of people, who should invite to goodness and enjoin right conduct and forbid indecency. Only these are the people who will be successful.”

(Holy Quran 3:104)

Hence spreading peace, prosperity and piety among the people will not only benefit them, but also ensure our own success in both the worlds.

Chapter 44

The Last Messenger

We have concluded in the last chapter that all religions were same initially. One of the reasons for the said conclusion was prediction of a last messenger in all religious books with almost the same characteristics and personality.

In this chapter we will study how these books have predicted him.

Prediction of the Last Messenger in Hindu Religion

Prediction in Vedas

- (1) Swami Vivekanand, Gurunanakji and Great scholar of Hindu religion such as pandit Sunderlal, Shri Balram Singh Parihar, Dr. Ved Prakash Upadhyay, Dr. P H. Chaube, Dr. Ramesh Prasad Garg, Pandit Durga Shankar Satyarthi, Shri Kasheeri Lal Bhagat agreed that Autar does not mean that God takes birth on earth, but Autar means one who represents God and conveys His message, or is a messenger.

*(Hazrat Mohammed Aur Bhartiya Dharm granth
by. Dr. M.A. Shrivastav)*

- (2) Last Messenger has been predicted by five names in Hindu scripture namely narahsangsa, mamah rishi, Kalki-Autar, Mohammed and Ahmed.
- (3) Atharva veda describes the last messenger by the name of narahsangsa. These descriptions are in Kutap sukt first mantra. (chapter-20)
- (4) Atharva Veda also describes the last messenger as Mamah rishi and says Mamah rishi will be a camel-rider from a desert land. (Kuntap-sukt second mantra)
- (5) Sama Veda describes last messenger as Ahmed. It says Ahmed received religious law (Shariah) from his Lord. This Shariah is full of wisdom. I receive light from him just as from the sun. (Mohammed in World Scriptures: By A.H. Vidyarthi, Pg. 143)

अहमिधि पितुःपरिमेधामृतस्य जग्रह । अहं सुर्य इवाजनि

(Sama veda. 2:6:8)

- (6) Bhavishya-Puran says: “In another country a prophet will come along with his companions. His name will be Mahamad and he will appear in a desert country.”

एतस्मिन्नन्तिरे म्लेच्छ आचार्य्येण समन्वितः ॥

महामद इति ख्यातः शिष्यशाखा समन्वितः ।

(भ. पू. पर्व - ३, खण्ड - ३,

अध्याय - ३, श्लोक - ५)

- (7) Above mentioned are of only few verses. In actual prediction of last messenger is repeated more than 100 times in holy Vedas, Puran and Upanishad. As this is not our topic we will describe the last messenger in Hindu scriptures very briefly.

(8) As per holy Vedas narahsangsa will have the following characteristics:

- a) Soft-spoken
- b) Will have knowledge of future.
- c) Will have best personality.
- d) Will save and protect mankind from wrong path.
- e) Will have twelve wives. (Atharva veda 20:127:2)
- f) Narahsangsa, will ride a camel.
- g) God will protect Narahsangsa from 60090 enemies.
- h) God will give Narahsangsa 10000 cows.

(9) Kalki Puran and Bhawat Puran predicted about Kalki Autar as follows:

- a) Kalki Autar will be born on 12th of lunar month.
- b) He will take birth in most respected family.
- c) He will take birth in Sil Sil Deep (Arab region).
- d) Name of his father will be Vishnubhagat (Vishnu means God, bhagat means worshipper/obedient/slave.)
- e) His mother's name will be Sumati (Which means peace, calmness.)
- f) He will be expert swordsman and horse rider.

g) Parshuram will teach him in a cave.

(Above details has been taken from Hazrat Mohammad (pbuh) in Bhartiya Dharam Granth) written by Dr. M. A. Shrivastva

(10) Dr. Ved Prakash Upadhyay, Dr. M.A. Shrivastav and A.H. Vidyarthi have discussed in detail in their respective books that predicted narahsangsa, mamah rishi and Kalki Autar is a single and same personality and it is Mohammad (pbuh), as all the predicted features are hundred percent matching with the prophet Mohammed (pbuh) and at many places he has been predicted by his actual name as Mohammed & Ahmed (pbuh).

(11) Prediction in Sangram Puran

Pandit Dharam Veer Upadhyay wrote a famous book, “Antim-Ishwar-Doot” which was published in 1923 by National Printing Press, Daryaganj, New Delhi. In his book he writes, Kag-Busandi and Garud remained in company of Shri Ram for a long period of time, they not only used to follow but also used to convey the same advices of Shri Ram to common people. Tulsi Dasji has mentioned the above advice in his translation of Sangram Puran. He wrote that Shankarji predicted about the Future religion to his son in following words:

Prediction by Tulsi Dasji:

यहां न पक्षपात कछु राखहुं
वेद, पुराण, संत मत भाखहुं ।

Without any partiality I express the teachings of saints,
Vedas and Purans.

संवत विक्रम दोऊ अनङ्ग ।

महाकोक नस चतुर्पतङ्ग

He will take birth in seventh Bikrami century with rise of
four stars (sun).

राजनीति भव प्रीति दिखावै

आपन मत सबका समझावै ।

He will be eligible to rule. By logic (love and wisdom) or by force, he will convince his teachings.

सुरन चतुसुदर सतचारी ।

तिनको वंश भयो अति भारी ।

He will have four subordinates because of which his followers will increase.

तब तक सुन्दर मद्धिकोया ।

बिना महामद पार न होया ।

Till the divine book remains on earth, salvation is not possible without Mahamad (Mohammed).

तबसे मानहु जन्तु भिखारी ।

समस्थ नाम एहि व्रतधारी ।

People, beggars, insects and animals will all become obedient to God after taking his (Mohammed's) name.

हर सुन्दर निर्माण न होई

तुलसी वचन सत्य सच होई ।

After him none shall be born like him. What Tulsi Das says will truly happen.

(संग्राम पुराण, स्कन्द - १२, कांड - ६ : पद्यानुवाद,
गोस्वामी तुलसीदास)

(Hazrat Mohammed pbuh in Bhartiya Dharam Granth
by Dr. M.A. Shrivastav, Page no. 18)

Prediction of the Last Messenger in Islam

1. The Quran says in Chapter no. 61, Verse no. 6:

“And when Isa (Jesus Christ) son of Mary said: O children of Israel! Surely I am the prophet of God to you, verifying that which is before me of the Tohra and giving the good news of a prophet who will come after me, his name being Ahmad...”

2. The Quran says in Chapter no. 33, Verse no. 40:

“Muhammad is not the father of any of your men, but he is the prophet of God and the Last of the prophets.”

3. The last messenger was having so many names: Mohammed (pbuh), Ahmed (pbuh), Mudassir (pbuh) and Muzzammil (pbuh) are few of them.

Few details about Prophet Mohammed (pbuh) which are related to his prediction in other divine books are as follows:

- He was born on the 12th day of a lunar month in 570 AD, in most respected Quraish family of Mecca.
- Date and olive were main ingredients in food of Prophet Mohammed (pbuh) and in general of all Arabs.
- His father's name was Abdullah (which means slave or obedient one of God).

- His mother's name was Ameena (which means peace and calmness).
- He was a good horse rider and swordsman.
- First time he got message of God through angel Gabriel in a cave.
- Once he got an extremely high speed horse from God called Burraque, on which he visited heaven and all seven skies (This incident is called Meraj).
- He was soft-spoken, with charming personality.
- He had twelve wives.
- Being messenger of God he used to correctly predict the future.
- When he migrated to Medina from Mecca the population of Mecca was about (approximately) 60000, and they were determined to assassinate him.
- When he conquered his native city Mecca, 10,000 believers accompanied him. He won without war and bloodshed and his companions never took any revenge from anyone, and he forgave every resident of Mecca.

Prediction in Christian Religion

In the Greek Bible the last messenger is referred as Paraclet. In modern English language Bible, the word paraclet has been translated as “the comforter”.

Jesus said in the Bible:

1. *“If you love me, keep my commandments. And I will pray to Father and He will give you another Comforter, that he may abide with you forever.”*

(St. John 14:15-16)

2. *“But the Comforter, whom the Father will send in my name, he shall teach you all things and bring all things to your remembrance, whatsoever I have said to you.”*

(St. John 14:26)

3. *“Hereafter I will not talk much with you: for the prince of this world cometh and hath nothing in me:”*

(St. John 14:30)

4. *“But when the comforter comes, whom I will send to you from the father, even the Spirit of truth, which proceedeth from the father, he shall testify of me.”*

(St. John 15:26)

5. *“Nevertheless I tell you the truth; it is expedient for you that I go away: if I do not go away, the Comforter will not come to you; but if I depart, I will send him to you.”*

(St. John 16:7)

6. *“Howbeit when he, the Spirit of truth, will come, he will guide you into all truth: for he shall not speak of himself; but whatsoever he shall hear, that shall he speak; and he will show you things to come.”*

(St. John 16:13)

7. *"I indeed baptize you with water to repentance: but he that cometh after me is mightier than I, whose shoes I am not worthy to bear: he shall baptize you with the Holy Ghost and with fire."*

(St. Matthew 3:11)

8. *"Whose fan is in his hand and he will thoroughly purge his flour and gather his wheat into the garner; but he will burn up the chaff with unquenchable fire."*

(St. Matthew 3:12)

9. *"When the lord therefore of the vineyard cometh, what will he do unto those husbandmen? They say to him, He will miserably destroy those wicked men and will let out his vineyard unto other husbandmen, which shall render him the fruits in their seasons."*

(St. Matthew 21:40-41)

10. *"Therefore I say to you, the kingdom of God shall be taken from you and given to a nation bringing forth the fruits thereof."*

(St. Matthew 21:43)

11. Bible was originally revealed in Hebrew language, in Old Testament (in Hebrew language), in the book Solemen, Chp no-5, Verse no-16, says:

"Hikko Momittakim we Kullo Muhammadim Zehdoodeh wa Zehraee Bayna Jeruselem"

"His mouth is most sweet, ye, he is altogether lovely. This is my beloved, and this is my friend, O daughters of Jerusalem". (In Hebrew im is added with name to express respect. Hence Mohammed is referred as Mohammadim)

Prediction in Jain Religion

Prediction of Kalki Autar in Jain religion: Mahaveer swami died in 571 B.C. In the Jain religious book *Hari Vansh-puran* it is mentioned that 605 years and 5 months after the death of Mahaveer Jain, Raja Shak took birth and after 231-years' rule of Gup Sambat, Kalki Autar took birth.

These predictions are in the following words:

गुप्तानां चशत द्वयम् ।
 एक विंश च वर्षणि कालविद् भिरुद् हतम् । ४९० ॥
 चित्वा रिश देवातः कल्किराजस्य राजता ।
 ततोड जितंजयों राजा स्यादिन्द्रपुर संस्थितः ॥ ४९१ ॥
 — जिनसेन कृत हरिवंश पुराण अ. ६०

In another book called *Tri loke Sager*, it is mentioned that the 605 year and seven months after nirvana of Mahaveer Swami SHAK RAJ came and 394 year and seven month after his rule Kalki Autar took birth.

पणछस्सयं वस्संपण मासजंद गमिय वीर णिवुइ दो
 सगराजो सो कल्कि चतुणवतिय महिप सगमासं
 — त्रिलोकसागर प. ३२

The predicted period of birth of Kalki Autar, is same as that of prophet Mohammed.

Prediction in Jewish Religion

There is prediction in the fifth book of Prophet Moses, which is called Deuteronomy, God revealed to Moses:

“I will raise up a prophet from among their brothers, similar to him (Moses) and will put my words in his mouth and he shall speak to them all that I shall command him.”

(Old Testament, Deuteronomy 18:18)

Prediction in Buddhism

The prediction of the last messenger as “Antim-Buddha” by Gautama Buddha is as follows:

“O Nanda, I am not the first Buddha in this world, nor am I the last. In time, there will appear a Buddha in this world, who will give the teachings of truth and charity. His disposition will be pure and holy. His heart will be clear. He will possess knowledge and wisdom. He will be the leader and guide of all men. He will teach the truth, as I have taught the truth. He will give the world a way of life, which will be pure and at the same time complete. O Nanda, his name will be Maitreya.”

(Gospel of Buddha by Carus, page 217)

● H. Vidhyarthi in his book “Mohammed in Parsi, Hindu and Buddha Scriptures” says that Mohammed (pbuh) is the last messenger about whom all religious books have predicted.

● Sanskrit research scholar of Prayag University, Dr. Ved Prakash Upadhyay also describes in detail in his book, “Mohammed in the Hindu Scriptures” that all predictions mentioned in Christian, Buddhist and Hindu religious books are for Mohammed and he is the last messenger.

● Sanskrit scholar, Gajendra Panda of Sanskrit Department, Ahmedabad University and general secretary of Vishwa Hindu Parishad says that Vedas are “Pratham Wani” i.e. the first revelation of God and Quran is “Antim Wani” i.e. the last revelation of God, whichever you sincerely follow you are going to follow the same commandment, i.e. Dedicated worship of one God and practice of Humanity and noble deed.

A Humble Appeal

If we go to a foreign country, where everyone is new and stranger for us, and if we come to know that among them one person is from our own country, then even without knowing anything about that person we feel friendship, sympathy and attraction towards him, because something is common between that person and ourselves, and that is our motherland.

This sense of 'something common reduces the distances between two strangers.'

Same thing will also happen if we learn of something common among our and others' religions.

Now that we know of many things are common among all religion, that is:

- 1) Worship of one God
- 2) Code of conduct
- 3) Concept of hell, heaven and judgment day
- 4) Prophets and the last messenger

Let us spread this knowledge among common people, to reduce hatred among them, and bring peace and prosperity in life of human being and in this world.

May God bless us with wisdom to understand the truth, and strength to follow it. We end this book with the prayer to God with recitation of the holy verse of Atharva Veda:

इन्द्र क्रतुं न आ भर पिता पुत्रेभ्यो यथा।
शिक्षा णो अस्मिन् पुरुहूत यामनि जीवा ज्योतिर शीमहि।

“O God! Give us knowledge in this direction so that we get enlightenment within our life span.”

(Atharva Veda-18:3:67)

Amen

Last Word

- This book is a humble effort to share my experience and knowledge with you. I have briefly discussed regarding the earning and sustaining of prosperity according to my knowledge and experience.

I am only a student and not a scholar on these subjects. I may have made mistakes in this book. I request you to please send me your suggestions and opinions. It will help me in a great way to further improve this book.

With kind regards,

Q. S. Khan

Email: hydelect@vsnl.com

Learn from the Learned ones

There are hundreds of masterpiece books in the world, written by geniuses and scholars. They are the real treasure of knowledge and wisdom. Make a habit of reading good books.

I am suggesting you few books, which a young entrepreneur must read and keep in his personal library.

1. Name of book : **Think and Grow Rich**

Author : Napoleon Hill | Published by: Mastermind Books (India)

Contents of book : Mr. Napoleon Hill has spent 20 years in research to find how people become successful. Then he wrote “Law of Success” which is quite bulky book but very successful and famous. Then he summarized it in a small book “Think & Grow Rich”. In this book he has explained how you can program your brain to think in the right direction, so that it can lead you to the path of success and prosperity.

You should read this book at least seven times at interval of few months to get the right benefit. Mr. Ron Holland read it more than 40 times. I read it more than 25 times.

2. Name of book : **How to Win Friends and Influence People**

Author : Dale Carnegie | Published by : Pocket Books (ISBN: 0-671-72365-0)

Contents of book : Human being is a social animal. He prefers to deal with people he likes. In business, I found that many senior officers in business organizations blindly keeps on dealing with vendors or persons whom they like and believe, than those who are good suppliers or capable persons.

You must read this book to learn how to influence people so that they like you, or at least learn what you should not do to lose their friendship.

3. Name of book : **You can Negotiate Anything**

Author : Kohn Herb | ISBN: 0-553-28109-7

Contents of book : When you start a business, you always have to purchase the raw material or sell your service or product. In selling and purchasing process if you know that one supplier desperately wants to dispose off his goods and other supplier is well settled, then you can bargain with first supplier and get good discount rather than second one.

Similarly if you know a purchaser desperately wants your product or service than other well settled purchaser. Then for first purchaser you may not reduce your price and sell him at a good profit.

This knowledge of other person's need is very important in making good business deal. This book “You can negotiate anything” will teach you how to judge the other person, and how to make a profitable deal.

4) Name of book : **How to Stop Worrying and Start Living**

Author: Dale Carnegie | Published by: World's Work (ISBN: 0-671-53267-7)

Contents of book: Worry is part of human life. The more a person takes risk, the more he will be worried. But worry and tension is a habit for which there is no medicine.

Dale Carnegie has explained and taught in a wonderful and simple language how to handle and cope-up with worries and remain successful in business.

There is one more book with title "Executive Stress" which also explains various methods to handle stress positively.

5) Name of book : **Public Speaking**

Author : Dale Carnegie

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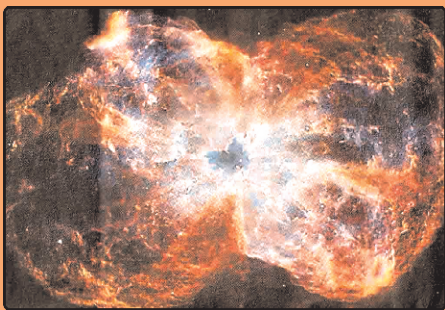
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